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EDITOR'S PREFACE.

THE object of the series of handbooks that is being published under heading of THE ACCOUNTANTS' LIBRARY is to provide, at a reasonable price, detailed information as to the most approved methods of keeping accounts in relation to all the leading classes of industry whose books call for more or less specialised treatment. No such series has hitherto been attempted; but there exist, of course, numerous separate works dealing with the accounts of one particular class of undertaking. These separate works are, however, for the most part either too expensive, or too superficial to answer the purpose that is particularly aimed at by THE ACCOUNTANTS' LIBRARY, which is intended to supply the student with that specialised information which he may require, while at the same time affording to the trader, banker, or manufacturer who is not in a position to secure the fullest information for his purpose, knowledge which can hardly fail to be of the very greatest assistance to him in the correct keeping of his accounts, upon a system specially adapted to his requirements, and therefore involving a minimum expenditure of labour. It is expected that the series will also be found of material assistance to bookkeepers of all classes.

Without aiming at giving an exhaustive account of the manner in which each separate business is conducted, the technical points in connection with each industry will receive as much attention as is necessary in order fully to elucidate the system of accounts advocated, while each volume will be the work of one who has made that particular class of accounts more or less a speciality. It is obvious, however, that to enable the necessary ground to be covered in the space available, it is incumbent to assume upon the part of the reader a certain knowledge of general bookkeeping. The extent of the knowledge assumed will vary according to the nature of the class of accounts considered. For example, in the volumes on "Bank Accounts" and "Shipping Accounts," a thorough acquaintance with ordinary double-entry bookkeeping is not unnaturally assumed, but in the case, for instance, of "Auctioneers' Accounts," and other similar volumes, such explanations are included as will enable the ordinary intelligent reader fully to grasp the methods described, even although his knowledge of bookkeeping may be of an elementary description. These explanations are doubtless, superfluous as far as accountants are concerned, but are necessary to make the volumes of value to the majority of those specially engaged in these particular industries.

To subscribers for the whole series it may be added that, when completed, it will form a most valuable and practically complete library, dealing, at the hands of specialists, with practically every class of accounts, and illustrating the application

of the theory of double-entry as described in general works on bookkeeping.

The first series (of twenty volumes) has already been completed, and particulars of the subjects dealt with will be found on p. i. A second series (particulars of which will be found on page ii.) is now in progress; it is expected that this second series will comprise about thirty volumes in all.

34 Moorgate Street,
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June 1907.

TABLE OF CONTENTS

		PAGE
EDITOR'S PREFACE	... ...	v.
AUTHOR'S PREFACE	... ...	xi.
CHAPTER I.	—Introduction	1
„ II.	—Opening the Books	6
„ III.	—The Baker and his Creditors ...	10
„ IV.	— „ „ Customers ...	18
„ V.	— „ „ „ (*Continued*)	26
„ VI.	— „ „ Cash ...	37
„ VII.	—The Journal	45
„ VIII.	—Impersonal and Private Ledgers ...	48
„ IX.	—Balancing the Books	56
„ X.	—Trading and Profit and Loss Accounts and Balance Sheet	58
„ XI.	—Wages	64
„ XII.	—The Treatment of Sacks ...	66
„ XIII.	—Depreciation	68
„ XIV.	—Bookkeeping for Small Bakeries ...	70
„ XV.	—The Baker as Taxpayer ...	74
„ XVI.	—The Accounts of Branch Shops ...	82
„ XVII.	—A System of Bakehouse Accounts ...	93
APPENDIX A.	—Additional Books required by a Limited Company	105
„ B.	—An Alternative Ruling for the Customers' Ledger	107
INDEX ...	... ...	109
LIST OF FORMS	... .	113

AUTHOR'S PREFACE.

IT has been the aim of the writer throughout this work to explain a system of accounts for bakers which, as far as possible within the limits allowed, should be complete. All the essential factors in the successful working of the business have received due consideration, and every possible care has been exercised in making the work thoroughly reliable.

The reader will doubtless find many points of difference between the system explained and the one he is familiar with, and at first it may seem to him that the extra clerical work involved is very considerable. A very short period of time, however, will serve to convince him that the extra labour is not nearly so great as it appeared to be, the systematic methods advocated doing away, in most cases, with an incomplete and uneconomical condition of things; while the more definite knowledge assured will enable him to obtain the maximum reward of his industry, and more than compensate him for any extra expenditure of time.

The reader must also be reminded that the exact requirements of the baking trade differ in various parts of the country, and, whereas the principles explained will be found to be capable of general application, in some instances a variation in detail may be necessary.

Differences of this nature, however, are only minor considerations, and may be left with the reader to adjust.

F. MEGGISON.

May 1908.

BAKERS' ACCOUNTS.

CHAPTER I.

INTRODUCTION.

THE value of a proper system of bookkeeping to any trader is not to be over-estimated. He cannot know his true financial condition unless his business transactions are recorded; and the neglect to keep books has, in many instances, led to an unfortunate state of affairs, which might have been avoided had it been possible to ascertain the exact position.

There may also come a time when a trader is wishful to dispose of his business, and if he is able to substantiate his statements by the production of carefully kept books he will have no difficulty in satisfying the prospective purchaser. But when he cannot verify his words in this way, it is likely that suspicion will be aroused and negotiations terminated.

Further, the trader as taxpayer is often benefited considerably by being able to submit proper accounts for assessment. The writer has known many cases where, through neglect to keep books, traders have been compelled to accept assessments which would not have been made if the information required by the Commissioners of Inland Revenue had been available.

It is only of recent years that any attempt has been made to formulate a system of bookkeeping for bakers, and few trades have received so little attention at the hands of expert accountants. The introduction of machinery has naturally necessitated the sinking of a greater amount of capital, and limited liability

companies have been formed, and the trade developed to an extent which is not always possible in the case of private concerns. Consequently the question of accounts has become one of growing importance, and even the small baker is realising that he must adopt systematic methods of working, if he is to compete with larger undertakings.

Before passing on to explain the various books required, it may be well at this point to state briefly the general principles of bookkeeping.

BOOKKEEPING EXPLAINED.

Every business transaction involves the transfer either of money or of money's worth, and bookkeeping may be defined as the science of recording such transactions in books.

There are two systems in use, known as "Single-entry" and "Double-entry" Bookkeeping respectively. The latter is the only one which ensures a complete record of all the transactions, and it is not intended to deal further with "single-entry" beyond noting, at this stage, the main points of difference between the two systems.

The fundamental principle of double-entry bookkeeping is that for every debit there must be a credit, and *vice versâ*. Every bookkeeping transaction is of a twofold nature, involving, on the one hand, the receiving of a benefit, and, on the other, the imparting of a benefit. Consequently every transaction will involve two entries, affecting two accounts in opposite ways, and double-entry bookkeeping is so called because it gives effect to this twofold aspect of each transaction. For example, if Brown sells goods to Black for £20, Black will be debited and Goods Account credited with the amount of the sale, the principle being that Black, having received the benefit, is therefore debtor to Brown, who has imparted the benefit, and who is represented by Goods Account. Again, if Brown buys goods

from Black for £20, Black will be credited and Goods Account debited with the amount of the purchase, the principle here being reversed.

Thus it is seen how each transaction affects two accounts, and, since the amount of each entry is identical, it follows that the total entries to debit will always equal the total entries to credit, and in this way a check is obtained upon the accuracy of the bookkeeping.

If, however, the foregoing transactions were recorded in single-entry manner, only the one entry, in Black's account, would be made. Consequently, under this system only debtors' and creditors' accounts are provided for, and the information required to prepare a statement of the financial position has usually to be obtained from other sources. On the other hand, double-entry bookkeeping providing a complete record of all the transactions, it is possible, at any time, not only to prepare a Balance Sheet showing the exact financial position of the concern, but also a Profit and Loss Account, complementary to the Balance Sheet, and showing how the profit or loss has been produced.

Although different trades naturally possess different characteristics, necessitating the use of specially designed account books, the underlying principles of bookkeeping are the same in every case, and the foregoing remarks concern the trade we are now dealing with.

The difficulty in devising a system of accounts for bakers is to suit the requirements of all, as, in almost every instance, the character of the business differs in a less or greater degree; but, speaking generally, the baking trade may be divided up under the following heads:—

(*a*) Wholesale businesses doing a bread trade only, or a bread and confectionery trade combined, and engaged largely in supplying retail shops.

(*b*) Wholesale businesses possessing retail branch shops, and doing practically the whole of their trade in this manner.

(*c*) Wholesale and retail businesses combined, and engaged chiefly in supplying shops and own private customers.

(*d*) Retail businesses.

It is proposed, first of all, to work out a system meeting the requirements of classes (*a*), (*c*), and (*d*), and afterwards, in a subsequent section, to deal specially with class (*b*).

The intention being to deal, also in a later chapter, with the books necessary for a small trader, it has been deemed advisable, in order that the reader may have a full system presented to him, to take for example a business of medium size, and to illustrate the practical application of the system by a set of supposed transactions, together with specimen rulings and explanatory text. *Pro forma* accounts are therefore set out for a period of one month, at the end of which a Balance Sheet and Profit and Loss Account are prepared, just as though the transactions covered a longer period.

BOOKS OF ACCOUNT.

The books required to set out the transactions are as follow:—

As regards Creditors—

Order Book. (See p. 10.)
Bought Day Book. (See p. 11.)
Bought Ledger. (See p. 14.)

As regards Customers—

Van Delivery Books. (See p. 18.)
Sundry Sales Day Book. (See p. 22.)
Wholesale Customers' Ledger. (See p. 26.)
Retail Customers' Ledger. (See p. 31.)
Sundry Sales Ledger. (See p. 35.)

As regards Cash transactions—

General Cash Book. (See p. 37.)
Rounds Cash Book. (See p. 41.)
Petty Cash Book. (See p. 43.)

Impersonal Ledger. (See p. 48.)

Private Ledger. (See p. 52.)

Journal. (See p. 45.)

There is also set out in Chapter XVII. a system of Bakehouse Accounts, showing how a record of each day's operations may be kept, besides enabling the baker to discern points of economy which otherwise might easily escape his notice.

CHAPTER II.

OPENING THE BOOKS.

MESSRS. BROWN & WILLIAMS are in business as bakers under the style of "The Machine Bakery Company," and their position on the 31st December 1905 was as shown by the Balance Sheet on p. 8.

It has been decided that a proper system of bookkeeping shall be introduced, and new books have been provided for this purpose. In the first place, it will be needful to open Ledger Accounts for the assets and liabilities set out in the Balance Sheet, the assets being entered on the debit or left-hand side of their respective Ledger Accounts, and the liabilities on the credit or right-hand side. The accounts to be opened, for the present, are as follow:—

BOUGHT LEDGER (see p. 14):—

An account for each creditor as per list on p. 9.

CUSTOMERS' LEDGERS (Wholesale and Retail) (see pp. 26, 31):—

The amounts owing, as per list on p. 9, are brought forward as shown in the example.

SUNDRY SALES LEDGER (see p. 35):—

An account for each debtor (as per list on p. 9.)

PRIVATE LEDGER (see p. 52):—

J. Brown—Capital Account.
G. Williams—Capital Account.
Horses.
Vans and Harness.
Stable Implements.
Loose Plant and Trade Utensils.
Fixtures and Furniture.
Fixed Plant and Machinery.
Freehold Premises.

IMPERSONAL LEDGER (see p. 48):—

Goods Account—Stock-in-Trade.
Discount.
Bad Debts.
Rates, Taxes, and Insurance.
General Trade Expenses—Telephone Charges.

The Cash in hand and at the bank will appear on the debit side of the General Cash Book. (See p. 38.) Other Ledger Accounts will be required in the course of the bookkeeping, and will be opened as the need for them arises.

THE MACHINE BAKERY COMPANY.

BALANCE SHEET, 31st December 1905.

Liabilities and Capital.	£ s d	£ s d	*Assets.*	£ s d	£ s d
SUNDRY CREDITORS	..	250 10 0	CASH—		
CAPITAL ACCOUNT—			In hand	50 10 0	
J. Brown	2,692 0 0		At Bank	750 0 0	
G. Williams	2,692 0 0				800 10 0
		5,384 0 0	SUNDRY DEBTORS	500 10 0	
			Less Reserve for Discount £6 10 0		
			„ Reserve for Bad Debts .. £50 0 0	56 10 0	444 0 0
			RATES, &c., PAID IN ADVANCE—		
			Rates and Taxes, Insurance ..	20 0 0	
			Telephone Charges	10 0 0	
					30 0 0
			Horses		160 0 0
			Vans and Harness		200 0 0
			Stable Implements		40 0 0
			Loose Plant and Trade Utensils ..		50 0 0
			Fixtures and Furniture		200 0 0
			Fixed Plant and Machinery ..		1,000 0 0
			Stock-in-Trade		210 0 0
			Freehold Premises		2,500 0 0
		£5,634 10 0			£5,634 10 0

LIST OF CREDITORS 31st December 1905.

	£ s d
Beehive Milling Company	59 10 0
Liverpool Flour „	120 0 0
White Rose Flour „	25 10 0
Northern Milling „	45 10 0
	£250 10 0

LIST OF DEBTORS 31st December 1905.

	£ s d
Wholesale Customers' Ledger	350 2 6
Retail „ „	50 7 6
Sundries Ledger—	
W. Hargreaves	20 15 0
J. Davis	27 15 0
J. Robinson	25 10 0
W. Roberts	10 15 0
A. Jones	15 5 0
	£500 10 0

CHAPTER III.

THE BAKER AND HIS CREDITORS.

PURCHASES.

Order Book.—

It is a commendable practice for all goods to be ordered by means of a manifold Order Book, as by so doing the invoices are easily checked, and any possibility of dispute at once avoided.

The following specimen form will be found to be generally suitable to the baking trade.

No. 201.

BROWN STREET,

CORNBURY _____ _____ 19 __

ORDER FROM

THE MACHINE BAKERY COMPANY.

To M_____

We request you to deliver the following goods, together with an Invoice or Delivery Note, and place the same to our account.

PARTICULARS OF ORDER.

(Signed)

Bought Day Book.—

This book contains a record of all purchases, and is entered up from the invoices after they have been verified. The total amount of the invoice is entered in the "Total" column, and also extended into the Analysis columns on the right, in accordance with the nature of the purchase. The invoices should then be filed in numerical order; and, as by this means they can always be readily referred to, it is not necessary to enter them in detail in the Bought Day Book. The total amount of each invoice is posted to the *credit* or right-hand side of the creditor's account in the Bought Ledger.

Purchases Returns Book.—

It is not likely that returns will be numerous, and a few pages may be reserved for them at the end of the Bought Day Book, thus avoiding the necessity of a separate book. These items are posted to the *debit* or left-hand side of the creditor's account in the Bought Ledger.

BOUGHT

Date	Name of Creditor	Invoice Number	Ledger Folio	Total of Invoice	Flour	Sacks		Miscellaneous Purchases
						No.	Amounts	
1906				£ s d	£ s d		£ s d	£ s d
Jan. 3	Beehive Milling Co.	1	1	93 0 0	88 10 0	60	4 10 0	
6	Liverpool Flour Co.	2	2	124 0 0	118 0 0	80	6 0 0	
7	Northern Milling Co.	3	4	155 0 0	147 10 0	100	7 10 0	
9	Brown & Co., Lim.	4	5	124 0 0	118 0 0	80	6 0 0	
12	Beehive Milling Co.	5	1	38 5 0	36 15 0	30	1 10 0	
14	Southern Flour Co.	6	6	106 15 0	103 5 0	70	3 10 0	
17	Jones & Co.	7	7	2 10 0	..	..	..	..
"	"Daily Chronicle"	8	8	1 5 0	..	..	..	..
20	Ogden & Co.	9	9	4 15 0	..	..	..	4 15 0
"	J. Roberts	10	10	2 5 0	..	..	..	..
"	W. Potter	11	11	1 10 0	..	..	..	1 10 0
25	Lomax & Co.	12	12	15 0 0	..	..	..	..
"	J. Smith	13	13	1 15 0	..	..	..	..
"	W. Farmer	14	14	12 0 0	..	..	..	..
29	Wheeler & Co.	15	15	2 5 0	..	..	..	..
"	Do.	16	15	45 0 0	..	..	..	..
"	Smith & Co.	17	16	35 0 0	..	..	..	..
31	Midland Railway Co.	18	17	2 10 0	..	..	..	..
"	J. Robinson	19	18	3 10 0	..	..	..	..
"	Bakers' Machine Co.	20	19	100 0 0	..	..	..	..
				£870 5 0	£612 0 0	420	£29 0 0	£6 5 0
					I. L. 1.		I. L. 13.	I. L. 1.

Bookkeeping Entries:—Credit Creditors' Accounts in Bought Ledger with amounts in Total column.

Debit Impersonal Accounts in Impersonal and Private Ledgers with the totals of the Analysis columns.

PURCHASES

1906								
Jan. 15	Beehive Milling Co.		1	7 10 0	..	100	7 10 0	
"	Northern Milling Co.		4	3 0 0	..	40	3 0 0	
28	Liverpool Flour Co.		2	6 0 0	..	80	6 0 0	
"	Southern Flour Co.		6	3 10 0	.	70	3 10 0	
				£20 0 0	..	290	£20 0 0	
							I. L. 13.	

Bookkeeping Entries:—Debit Creditors' Accounts in Bought Ledger with amounts in Total column.

Credit Impersonal Accounts in Impersonal and Private Ledgers, with totals of Analysis columns.

DAY BOOK.

ANALYSIS OF INVOICES.

Fuel, Gas, Water	Rent, Rates, Taxes, Insurance	Horse-keep and Stable Expenses	Repairs and Renewals	Carriage	Printing, Stationery, Advertising	Sundry Trade Expenses	Special Items		
							Nature	Led. Fo.	Amount
£ s d	£ s d	£ s d	£ s d	£ s d	£ s d	£ s d			£ s d
..	..	..	..	..	2 10 0				
..	..	..	..	..	1 5 0				
..	..	2 5 0							
15 0 0									
..	..	..	1 15 0						
..	..	12 0 0							
								P. L.	
..	..	..	2 5 0				Vans Account	7	45 0 0
..	..	..	..	..	..	..	Horses "	6	35 0 0
..	..	..	.	..	..				
..	..	..	..	2 10 0					
..	..	..	..	..	..	3 10 0	Plant "	11	100 0 0
..	..	..	..	..	..	..			
£15 0 0		£14 5 0	£4 0 0	£2 10 0	£3 15 0	£3 10 0			£180 0 0
I. L. 4.		I. L. 6.	I. L. 7.	I. L. 8.	I. L. 5.	I. L. 9.			

RETURNS BOOK.

amounts in Total column.

Private Ledgers, with totals of Analysis columns.

Bought Ledger.—

The ruling of this book does not call for special comment, as the ordinary Ledger pattern is all that is required. An account is opened for each creditor, and one or more pages allotted to each account. The amount of each invoice is posted from the Bought Day Book to the *credit* or right-hand side of the creditor's account. With regard to Returns, these are posted, from the pages reserved for them at the end of the Bought Day Book, to the *debit* or left-hand side of the Ledger Account.

It must be clearly understood that no invoice is to be entered in the Bought Ledger until the entry has been made in the Bought Day Book.

BOUGHT LEDGER.

Dr.—**1.** BEEHIVE MILLING COMPANY. *Cr.*

			£ s d				£ s d
1906 Jan. 3	To Cash & Discount	1	59 10 0	1905 Dec. 31	By Balance	J. 1	59 10 0
15	„ Sacks returned..	1	7 10 0	1906 Jan. 3	„ Goods	1	93 0 0
28	„ Cash & Discount	1	85 10 0				
			£152 10 0				£152 10 0
				1906 Jan. 12	By Goods	1	38 5 0

Dr.—**2.** LIVERPOOL FLOUR COMPANY. *Cr.*

			£ s d				£ s d
1906 Jan. 28	To Cash & Discount	1	114 0 0	1905 Dec. 31	By Balance	J. 1	120 0 0
„	„ Sacks returned..	1	6 0 0				
			£120 0 0				£120 0 0
				1906 Jan. 6	By Goods	1	124 0 0

Dr.—**3.** WHITE ROSE FLOUR COMPANY. *Cr.*

			£ s d				£ s d
1906 Jan. 5	To Cash & Discount	1	25 10 0	1905 Dec. 31	By Balance	J. 1	25 10 0

Dr.—**4.** NORTHERN MILLING COMPANY. *Cr.*

			£ s d				£ s d
1906 Jan. 15	To Cash & Discount	1	42 10 0	1905 Dec. 31	By Balance	J. 1	45 10 0
„	„ Sacks returned..	1	3 0 0				
			£45 10 0				£45 10 0
				1906 Jan. 7	By Goods	1	155 0 0

Dr.—**5.** BROWN & COMPANY. *Cr.*

			£ s d				£ s d
				1906 Jan. 9	By Goods	1	124 0 0

Dr.—**6.** SOUTHERN FLOUR COMPANY. *Cr.*

			£ s d				£ s d
1906 Jan. 28	To Cash & Discount	1	103 5 0	1906 Jan. 14	By Goods	1	106 15 0
„	„ Sacks returned..	1	3 10 0				
			£106 15 0				£106 15 0

Dr.—**7.** JONES & COMPANY. *Cr.*

			£ s d				£ s d
1906 Jan. 31	To Cash & Discount	1	2 10 0	1906 Jan. 17	By Printing	1	2 10 0

Dr.—**8.** "DAILY CHRONICLE" COMPANY. *Cr.*

			£ s d				£ s d
1906 Jan. 31	To Cash	1	1 5 0	1906 Jan. 17	By Advertising ..	1	1 5 0

Dr.—**9.** OGDEN & COMPANY. *Cr.*

				1906 Jan. 20	By Goods	1	£ s d 4 15 0

Dr.—**10.** J. ROBERTS. *Cr.*

1906 Jan. 31	To Cash	1	£ s d 2 5 0	1906 Jan. 20	By Shoeing	1	£ s d 2 5 0

Dr.—**11.** W. POTTER. *Cr.*

1906 Jan. 31	To Cash	P.C.B. 1	£ s d 1 10 0	1906 Jan. 20	By Goods	1	£ s d 1 10 0

Dr.—**12.** LOMAX & COMPANY. *Cr.*

				1906 Jan. 25	By Fuel	1	£ s d 15 0 0

Dr.—**13.** J. SMITH. *Cr.*

1906 Jan. 25	To Cash & Discount	1	£ s d 1 15 0	1906 Jan. 25	By Repairs to Harness	1	£ s d 1 15 0

Dr.—**14.** W. FARMER. *Cr.*

				1906 Jan. 25	By Provender ..	1	£ s d 12 0 0

Dr.—**15.** WHEELER & COMPANY. *Cr.*

				1906 Jan. 29	By Repairs, Vans ..	1	£ s d 2 5 0
				"	" New Van ..	1	45 0 0
							£47 5 0

Dr.—**16.** SMITH & COMPANY. *Cr.*

1906 Jan. 31	To Cash	1	£ s d 35 0 0	1906 Jan. 29	By Horse	1	£ s d 35 0 0

Dr.—**17.** MIDLAND RAILWAY COMPANY. *Cr.*

1906 Jan. 31	To Cash	P.C.B. 1	£ s d 2 10 0	1906 Jan. 31	By Carriage ..	1	£ s d 2 10 0

Dr.—**18.** J. ROBINSON. *Cr.*

1906 Jan. 31	To Cash & Discount	1	£ s d 3 10 0	1906 Jan. 31	By Painting.. ..	1	£ s d 3 10 0

Dr.—**19.** BAKERS' MACHINE COMPANY. *Cr.*

				1906 Jan. 31	By Mixer	1	£ s d 100 0 0

The Cash and Discount items, entered on the debit side of this Ledger, are posted from the General Cash Book, the principle of which is explained in Chapter VI.

At the end of the month the Bought Day Book is totalled, and the cross-addition of the totals of the Analysis columns agreed with the Total column. This having been done, the double-entry principle is completed by posting the totals of the *Analysis* columns—as regards Purchases—to the *debit*, and—as regards Returns—to the *credit* of accounts corresponding therewith and opened in the Impersonal and Private Ledgers, as the case may be. (See Chapter VIII.)

CHAPTER IV.

THE BAKER AND HIS CUSTOMERS.

Van Delivery Book (Wholesale and Retail).—

DEALING now with the books required as between the baker and his customers, the first to be considered is the Van Delivery Book, a specimen ruling of which will be found on pp. 20-21.

Columns are provided for the name of the customer, the balance owing at the commencement of the week, the goods supplied, and the cash received each day of the week.

The specimen ruling is the design of the author, and has been found to be highly satisfactory for a general class of trade. Cases may, of course, arise where the particular needs of a business would be more fully met by a slight variation in the ruling. For instance, it may be desired to provide for other qualities of bread, and in this case the insertion or deletion of one or more columns may be necessitated. But for the present purpose it is not required to give more than one specimen ruling.

A Weekly Delivery Book will be found to be a most useful size. A longer period may be provided for if desired; but this is not advised, because there is a possibility of this book being lost, and then a great deal of inconvenience would be caused if the missing book referred to a lengthy period. The weekly book is provided with paper flaps, which are slipped into the pockets of a strongly-bound cover.

The columns of this book should be ruled in distinctive colours. For instance, those used for goods may be ruled in blue and the remainder in red, each day being divided by a double line.

The importance of balancing this book regularly, on the completion of each round, cannot be urged too strongly. Errors of omission are almost certain to arise, and are far more likely to be discovered while the events of the round are fresh in the mind of the vanman than if the balancing were deferred until a later time. The particular points to be noted at the time of balancing are that the loaves taken out have been properly entered and accounted for, and that the cash handed in by the vanman agrees with his book. It is suggested that, when no cash is entered, a vertical line—preferably red—should be drawn through the blank spaces, as indicated in the example, thus enabling any subsequent and wrongful entry to be readily perceived.

The columns headed B., S., in the specimen ruling, signify Best and Seconds. The Sundries column is used for goods of a special nature, for which separate columns are not provided—*i.e.*, brown bread, flour, confectionery, &c.

At the end of each day the entries are posted into the Customers' Ledgers (see pp. 28-33), and at the close of the week the amounts owing are ascertained and entered in the Delivery Book for the following week.

VAN DELIVERY BOOK (WHOLESALE).

Vanman :—J. BROWN.

NAMES	Balance Owing £ s d	MONDAY B.	S.	Sundries	Cash	TUESDAY B.	S.	Sundries	Cash
Chandler	2 8 7	12	18	C. 6/-		10	20	C. 3/9	
Huckster	..	10	30	F. 3/9	15/5	13	34	C. 10/-	24/11
Sharp	12 6 3	8	24	H. 1/-	1/-	10	24	B. 1/3	1/3
Oates	..	..	16	C. 2/-	2/-	..	14	C. 1/9	1/9
Brand	5 10 0	5	5	C. -/9		6	4	C. -/10	
Sweet	..	12	9	F. 8/-	8/-	12	9	..	
Pease	..	18	..	C. 4/-		18	..	C. 6/-	
Sundry Imaginary Sales	80 5 8	125	174	C. 25/- F. 30/-	110/6	115	180	H. 9/6 C. 27/-	90/4
Totals	£100 10 6	190	276	80/6	136/11	184	285	60/1	118/3

VAN DELIVERY BOOK (RETAIL).

Vanman :—W. JONES.

NAMES	Balance Owing £ s d	MONDAY B.	S.	Sundries	Cash	TUESDAY B.	S.	Sundries	Cash
C. Roberts	0 9 7	1	..	..		..	..	..	3/7
H. Williams	2 1 5	..		C. 1/-	10/-	1	..	H. -/3½	
W. Baker	..	..	1	B. -/3		..	..	B. -/3	
J. Brown	1 10 0	1	..	C. 1/-	10/-	..	..	B. -/3	10/-
W. Owen	0 1 8	..	..	H. -/3½	1/8	2	..	F. 1/6	-/9½
H. Nield	0 5 0	1	..	B. -/3	5/-	..	..	C. -/6	-/9
A. Walters	0 10 6	..	..	C. -/6	10/6	1	..	F. 1/-	
H. Dean	..	..	..	B. -/3		..	1	C. -/6	-/10
W. Johnson	..	1	..	H. -/3½		..	..	B. -/3	2/0½
R. Robinson	0 7 10	2	..	B. -/3	7/10	1	..	H. -/3½	1/3
Sundry Imaginary Sales	12 15 9	110	12	B. 8/6 H. 12/-	111/5	103	9	C. 10/- B. 7/6	110/9
Totals	£18 1 9	116	13	24/7	186/5	108	10	22/4	130 /-

Week ending 6th January 1906.

WEDNESDAY B.	S.	Sundries	Cash	THURSDAY B.	S.	Sundries	Cash	FRIDAY B.	S.	Sundries	Cash	SATURDAY B.	S.	Sundries	Cash
14	15	C. 4/6		10	20	C. 2/6		12	18	C. 6/-		14	20		
12	18	..	12/3	13	34	F. 2/-	14/6	10	30	F. 3/9	15/5	13	34	C. 2/-	24/11
12	18	C. 14/-	14/-	10	24	C. 1/6	1/6	8	24	H. 1/-	1/-	12	24	C. 1/9	1/9
..	18	C. 2/-	2/-	..	14	C. 3/6	3/6	..	16	C. 2/-	2/-	6	20	C. 2/-	2/-
9	3	C. 1/2		6	4	B. 2/-		5	5	C. -/9		6	8	H. 1/-	
12	12	..		12	9	C. -/10	-/10	12	9	F. 8/-	8/-	12	15	C. 3/9	
24	..	C. 5/-													
120	176	C. 32/- B 15/-	97/6	133	175	B. 10/- C. 34/-	105 6	143	180	F. 16/- C. 44/-	120/10	154	124	C. 25/- F. 28/-	125/9
203	260	73/8	125/9	184	280	56/4	125/10	190	282	81/6	147/3	217	245	63/6	154/5

Week ending 6th January 1906.

WEDNESDAY B.	S.	Sundries	Cash	THURSDAY B.	S.	Sundries	Cash	FRIDAY B.	S.	Sundries	Cash	SATURDAY B.	S.	Sundries	Cash
1	..	H. -/3½		..	..	M. -/3		1	..	H. -/3½		1	..	H. -/3½	2/3
..	..	F. 2/-		2	..	H. -/3½		..	..	C. 1/-		2	..	H. -/3½	
..	..	H. -/3½		1	..	C. -/6	3/3½	..	..	B. -/3		2	..	H. -/3½	
1	..	C. -/9	10/-	..	..	B. -/3	1/6	1	..	H. -/3½	2/-	..	..	B. -/3	1/6½
..	..	C. 1/-	2/6	1	..	H. -/3½	2/-	..	..	B. -/3	-/9	1	..	H. -/3½	-/9
1	..	H. -/3½	1/-	..	..	B. -/3	-/9½	1	..	H. -/3½	-/9	..	..	B. -/3	-/9½
..	..	B. -/3		1	..	H. -/3½		..	..	B. -/3		1	..	C. -/9	
..	..	B. -/3	-/7	..	1	C. 1/-	1/4	..	..	H. -/3½	-/7½	..	1	B. -/3	-/7
1	..	C. -/6		..	..	B. -/3	1/9	2	..	C. 1/-	2/-	..	..	B. -/3	
..	..	B. -/3	-/9	1	..	H. -/3½	1/3	..	..	B. -/3	-/9½	2	..	C. 1/-	-/9
101	13	H. 9/- B. 7/6	115/10	106	15	C. 8/- B. 10/-	105/9	110	11	H. 10/- B. 9/-	115/10	106	13	B. 9/6 H. 10/-	97/10
105	13	22/4½	130/8	112	16	21/8	117/8	115	11	23/2	122/9	115	14	23/5	104/6

Sundry Sales Day Book.—

This book is used for credit sales which are not entered in the Van Delivery Books, such as Flour, Confectionery, Catering, &c. Sales of this nature are certain to arise, and it is better that a separate Day Book and Ledger should be provided for them.

The specimen ruling differs from the ordinary Day Book pattern only in the respect that extra columns are inserted for the "Number" and "Value of Sacks" in the case of flour sales, the utility of which will be evident on the completion of the double-entry postings.

The total amount of each sale is posted to the debit of the customer in the Sundry Sales Ledger. (See p. 35.)

At the end of each week the total Van Sales of each round, as shown by the "Total Weekly Sales" column in the Bread Ledgers, are carried into the Day Book, as indicated in the example, the object of this being to facilitate the double entry posting at the end of the month. If the rounds are numerous, a Weekly Summary may be made on a separate page in the Bread Ledger, and the total sales carried into the Day Book in one amount.

Returns and Allowance Book.—

Although it is usual for a separate book to be provided for Returns and Allowances, it is not absolutely necessary in this case, as items of this nature are not likely to be numerous, and, probably, ample provision would be made by reserving a few pages at the end of the Sundry Sales Day Book.

These items are posted to the *credit* of the customers' accounts in the Sales Ledgers.

1. SUNDRY SALES DAY BOOK.

Date	Description	Led. fo.	Details	Amount of Sale	Sacks No.	Sacks Amount	Total Amount of Sale
			£ s d	£ s d		£ s d	£ s d
1906 Jan. 1	W. Hargreaves—						
	½ Load White Rose Flour ..	1	..	0 13 9	1	0 1 6	0 15 3
"	W. Roberts—						
	200 Assorted Pasties	..	0 14 3				
	6 4lb. Box Loaves Best ..	4	0 2 9				
				0 17 0	..	..	0 17 0
2	A. Jones—						
	1 Load Bakers' Flour	5	..	1 4 6	1	0 1 6	1 6 0
4	J. Davies—						
	60 (½ lb.) Fruit Loaves, Currant ..		1 10 0				
	60 do. do. Seed ..	2	1 10 0				
				3 0 0	..	..	3 0 0
"	J. Robinson—						
	80 Veal and Ham Pies	..	1 1 8				
	12 4lb. Best Loaves	..	0 5 0				
	14 lbs. Madeira Cake	..	0 9 4				
	12 dozen Assorted Pasties ..	3	0 10 0				
				2 6 0	..	..	2 6 0
5	J. Moores—						
	1 Load Bakers' Flour	..	1 4 6				
	½ " White Rose Flour ..	6	0 13 9				
				1 18 3	2	0 3 0	2 1 3
"	J. Brand—						
	12 lbs. Boiled Ham	..	0 15 0				
	2 Brown Loaves	..	0 0 5				
	30 Fruit Loaves, Seed	7	0 15 0				
				1 10 5	..	..	1 10 5
"	A. Denton—						
	1 Load Best Flour	8	..	1 5 0	1	0 1 6	1 6 6
"	J. Oldham—						
	½ Load Best Flour	9	..	0 12 3	1	0 1 6	0 13 9
6	W. Forest—						
	34 Veal Pies	..	0 17 0				
	3 dozen Cheese Tarts	..	0 2 6				
	3 dozen Cream Buns	..	0 2 6				
	12 Cherry Cakes	..	0 8 0				
	2 dozen Sponge Buns	10	0 1 9				
				1 11 9	..	..	1 11 9
"	J. Peterson—						
	1 Load White Rose Flour ..	11	..	1 7 6	1	0 1 6	1 9 0
"	Round Sales, as per Bread Led.—						
	Wholesale	..	..	249 15 3½	..	..	249 15 3½
	Retail	..	..	86 6 5½	..	..	86 6 5½
	Carried forward ..	..	..	352 8 2	7	0 10 6	352 18 8

2. SUNDRY SALES DAY BOOK—(*continued*).

Date	Description	Led. fo.	Details	Amount of Sale	Sacks No.	Sacks Amount	Total Amount of Sale
			£ s d	£ s d		£ s d	£ s d
	Brought forward ..	..	..	352 8 2	7	0 10 6	352 18 8
	Round Sales for the remainder of the month, which will, of course, be entered weekly as shown above—						
	Wholesale	..	..	507 7 0	..	..	507 7 0
	Retail	..	..	204 2 6	..	..	204 2 6
	Other Sales to various Customers during the remainder of the Month	..	..	50 18 0	12	0 18 0	51 16 0
			£	1,114 15 8	19	£1 8 6	1,116 4 2
				I.L. 1		I.L. 13	

BOOKKEEPING ENTRY.—*Debit* Customers' Accounts in Customers' Ledger with amount in Total Column.

Credit Impersonal Accounts in Impersonal Ledger with totals of Amount of Sale Column and Sacks Column.

SALES RETURNS BOOK.

Date	Description	Led. fo.	Details	Amount of Returns	Sacks No.	Sacks Amount	Total Amount of Returns
				£ s d		£ s d	£ s d
1906 Jan. 3	A. Jones— 1 Load Bakers' Flour	5	..	1 4 6	1	0 1 6	1 6 0
6	J. Oldham— ½ Load Bakers' Flour	9	..	0 12 3	1	0 1 6	0 13 9
				£1 16 9	2	0 3 0	1 19 9
				I.L. 1		I.L. 13	

BOOKKEEPING ENTRY.—*Credit* Customer's Account in Customers' Ledger with amount in Total Column.

Debit Impersonal Accounts in Impersonal Ledger with totals of Amount of Returns Column and Sacks Column.

At the end of the month the Day Book is totalled, when it will be seen that the two columns headed "Amount of Sale" and "Value of Sacks," taken together, agree with the "Total" column. This having been done, the double-entry is completed by posting the totals of these two columns to the *credit* of Goods Account and Sacks Account respectively in the Impersonal Ledger. The Returns and Allowances are similarly totalled, and posted to the *debit* of the same accounts.

CHAPTER V.

THE BAKER AND HIS CUSTOMERS.
(continued.)

SALES LEDGERS.

It need hardly be said that the function of the Sales Ledger is to record the transactions of the trader with his customers; and it may be added that although its form may vary according to the peculiar needs of the business, yet the principle of keeping it is the same for every concern.

To meet the requirements of the baking trade a special form of Ledger is needful, and, adhering to the plan laid down in the introductory chapter (see p. 4), the following Ledgers are advised in cases (*a*), (*c*), and (*d*):—

Wholesale Bread (or Bread and Confectionery) Ledger.
Retail Bread (or Bread and Confectionery) Ledger.
Sundries Ledger.

Wholesale Bread (or Bread and Confectionery) Ledger.—

On the *debit* side of this Ledger columns are provided for the Name and Address of the customer, Arrears brought forward, the Daily Sales and Cash received. The daily columns are entered up from the Van Delivery Books, and when all the deliveries have been booked the columns should be totalled, and, if each round is kept separate, the total will agree with the Delivery Book from which the details have been taken. It will be noticed that a separate line is provided to correspond with each column, the object being to facilitate the extension of the week's sales and cash received into the weekly columns. The total of the week's sales is then added to the amount shown in the "Arrears" column, and the result carried into the "Total Amount Due" column.

In the example all the loaves have been entered as quarterns, which is much more convenient than if quarterns and half-quarterns were distinguished; and, as the selling price is usually fixed, only the quantity delivered is entered in the daily columns. If, however, it is desired to distinguish between quarterns and half-quarterns, this may be done by using the figure "1" to signify the former and "½" to denote the latter. All other sales are entered in the "Sundries" column in value, their nature being indicated by the use of abbreviations placed over the amount, thus:—

H. F. Cf.
1/-=Hovis 1-, 8/-=Flour 8-, 4/-=Confectionery 4/-

So far, mention has only been made of sales effected by the vanmen on the rounds. There will also be credit sales at the place of business, and these, having been entered in the Sundry Sales Day Book, will be posted either to the Bread or Sundries Ledger. In the former case, they should be entered in red ink, in order to distinguish them from the round sales, and should not be included in the additions of the daily or weekly columns, as these should agree with the totals as shown by the Delivery Books.

Coming now to the credit side of the Ledger, a "Total Cash" column is provided, into which are extended the amounts received during the week by the vanmen on the rounds. In this column will also appear any sums which may have been paid at the place of business, and which will be entered separately in the General Cash Book. (See Chapter VI.) These entries should be made in red ink, in order to distinguish them from the cash received on the rounds. In the "Discount and Allowances" column, which follows, are entered Discounts and Allowances made to customers, and also Bad Debts. At the end of the week the amounts owing by the customers are carried into the "Balance Owing" column, and are ascertained by adding together the amounts appearing in the two columns "Total Cash" and "Discount and Allowances," and deducting the result from the amount in the "Total Due" column. This having been done, the balances are carried forward to the next week.

Round I. WHOLESALE BREAD (OR BREAD AND CONFECTIONERY) LEDGER.

Prices..... Week ending January 6th 1906.

No.	Name	Arrears		Daily Sales and Cash Received															
				Monday				Tuesday				Wednesday				Thursday			
				B.	S.	Suns.	Cash	B.	S.	Suns.	Cash	B.	S.	Suns.	Cash	B.	S.	Suns.	Cash
		£ s d																	
1	Chandler	2 8 7	B.	12	..	..	..	10	..	..	..	14	..	..	..	10	..	..	..
			S.	..	18	.. C.	..	..	20	.. C.	..	..	15	.. C.	..	..	20	.. C.	..
			Suns.	..	..	6/-	..	..	..	3/9	..	..	..	4/6	..	..	..	2/6	..
			Cash	..	..	..	15/5	..	..	..	..	..	..	..	..	..	..	..	..
2	Huckster	..	B.	10	..	..	..	13	..	..	..	12	..	..	..	13	..	..	..
			S.	..	30	.. F.	..	..	34	.. C.	..	..	18	..	..	..	34	.. F.	..
			Suns.	..	..	3/9	..	..	..	10/-	..	..	..	..	..	..	..	2/-	..
			Cash	..	..	..	..	..	..	..	24/11	..	..	..	12/3	..	..	..	14/6
3	Sharp .	12 6 3	B	8	..	..	..	10	..	..	..	12	..	..	..	10	..	..	..
			S.	..	24	.. H.	..	..	24	.. B.	..	..	18	.. C.	..	..	24	.. C.	..
			Suns.	..	..	1/-	..	..	..	1/3	..	..	..	14/-	..		..	1/6	..
			Cash	..	..	..	1/-	..	..	..	1/3	..	..	..	14/-	..	..	..	1/6
4	Oates ..	..	B.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
			S.	..	16	.. CF.	..	..	14	.. C.	..	..	18	.. C.	..	..	14	.. C.	..
			Suns.	..	..	2/-	..	..	..	1/9	..	..	..	2/-	..	..	..	3/6	..
			Cash	..	..	..	2/-	..	..	..	1/9	..	..	..	2/-	..	..	..	3/6
5	Brand ..	5 10 0	B.	5	..	..	..	6	..	..	..	9	..	..	..	6	..	..	..
			S.	..	5	.. C.	..	..	4	.. C.	..	..	3	.. C	..	..	4	.. B.	..
			Suns.	..	..	9	..	..	..	-/10	..	..	..	1/2	..	..	..	2/-	..
			Cash	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
6	Sweet ..	..	B.	12	..	..	..	12	..	..	..	12	..	..	..	12	..	..	..
			S.	..	9	.. F	..	..	9	..	..	..	12	..	..	..	9	.. C.	..
			Suns.	..	..	8/-	..	..	..	..	..	..	..	..	..	..	..	-/10	..
			Cash	..	..	..	8/-	..	..	..	..	..	..	..	..	..	..	..	-/10
7	Pease ..	..	B.	18	..	..	..	18	..	..	..	24	..	..	..	..	..	..	..
			S.	..	..	.. C.	..	..	..	.. C.	..	..	..	.. C.	..	..	..	..	..
			Suns.	..	..	4/-	..	..	..	6/-	..	..	..	5/-	..	..	..	..	..
			Cash	..	..	..	..		..	..	..	..	..	..	..	..	..	..	..
	Sundry	80 5 8	B.	125	..	..	..	115	..	..	..	120	..	..	..	133	..	..	..
			S.	..	174	.. C.	..	..	180	.. H.	..	..	176	.. C.	..	..	175	.. B.	..
	Imaginary		Suns.	..	..	25/- F.	..	..	..	9/6 C.	..	..	..	32/- B.	..	..	..	10/- C.	..
	Customers					30/-	..	..	..	27/-	..	..	..	15/-	..	..	..	34/-	..
			Cash	..	..	..	110/6	..	..	..	90/4	..	..	..	97/6	..	..	..	105/6
	Totals ..	100 10 6		190	276	80/6	136/11	184	285	60/1	118/3	203	260	73/8	125/9	184	280	56/4	125/10

No.	Name	Arrears	Friday				Saturday				Total Weekly Sales		Total Amount Owing	Cash Received on Rounds and at Business			Discount, Allowances, and Bad Debts	Arrears
			B.	S.	Suns.	Cash	B.	S.	Suns.	Cash	Quantity	Amount		Date	C.B. Folio	Amount		
												£ s d	£ s d			£ s d	£ s d	
1	Chandler	2 8 7	12	..	..	..	14	..	..	..	72	1 16 0						
			..	18	..	..	..	20	..	..	111	2 6 3						
			..	..	6/-	..	..	..	..	..	..	1 2 9						
			..	..	..	..	..		..	..	..	5 5 0	7 13 7	..	..	0 15 5	0 3 9	6 14 5
2	Huckster	..	10	..	..	..	13	..	..	..	71	1 15 6						
			..	30	..	..	..	34	.. C.	..	180	3 15 0						
			..	..	3/9	..	..	..	2/-	..	..	1 1 6						
			..	..	..	15/5	..	..	..	24/11	..	6 12 0	6 12 0	..	..	4 12 0	..	2 0 0
3	Sharp .	12 6 3	8	..	..	..	12	..	..	..	60	1 10 0						
			..	24	..	..	..	24	..	..	138	2 17 6						
			..	..	1/-	..	..	..	1/9	..	..	1 0 6		1906 Jan. 10	1	12 6 3		
			..	..	..	1/-	..	..	..	1/9	..	5 8 0	17 14 3	..		1 0 6	..	4 7 6
4	Oates ..	..	..	..	..	..	6	..	..	..	6	0 3 0						
			..	16	..	..	..	20	..	..	98	2 0 10						
			..	..	2/-	..	..	..	2/-	..	..	0 13 3						
			..	..	..	2/-	..	..	..	2/-	..	2 17 1	2 17 1	..	..	0 13 3	..	2 3 10
5	Brand ..	5 10 0	5	..	..	..	6	..	..	..	37	0 18 6						
			..	5	..	..	..	8	.. H.	..	29	0 12 1						
			..	..	-/9	..	..	..	1/-	..	..	0 6 6		1906 Jan. 13 To S.L.	J. 2	7 7 1		
			..	..	..	..	..	..	..	..	..	1 17 1	7 7 1	Transfer				
6	Sweet ..	..	12	..	..	..	12	..	..	..	72	1 16 0						
			..	9	.. F	..	..	15	.. C.	..	63	1 6 3						
			..	..	8/-	..	..	..	3/9	..	..	1 0 7						
			..	..	..	8/-	..	..	..	..	..	4 2 10	4 2 10	..	..	0 16 10	..	3 6 0
7	Pease ..	..	..	..	..	..	..	..	..	..	60	1 10 0						
			..	..	..	..	..	..	..	..								
			..	..	..	..	..	..	..	..	..	0 15 0						
			..	..	..	..	..	..	..	..	..	2 5 0	2 5 0	..	..	..	2 5 0	Bad Debt
	Sundry	80 5 8	143	..	..	..	154	..	..	..	790	19 15 0						
			..	180	.. F.	..	..	124	.. C.	..	1,009	21 0 5						
	Imaginary		..	..	16/- C.	..	..	..	25/- F.	..								
	Customers		..	..	44/-	..	..	..	28/-	..	..	14 15 6						
			..	.	..	120/10	..	..	..	125/9	..	55 10 11	135 16 7	..	..	32 10 5	1 12 6	101 13 8
	Totals ..	100 10 6	190	282	81/6	147/3	217	245	63/6	154/5	2,796	83 17 11	184 8 5	..	..	60 1 9	4 1 3	120 5 5

SUMMARY OF ROUNDS for the Week Ending

6th January 1906.

	Arrears	Total Weekly Sales	Total Amount Owing	Cash Received	Discount, Allowances, Bad Debts	Arrears
	£ s d	£ s d	£ s d	£ s d	£ s d	£ s d
Round 1	100 10 6	83 17 11	184 8 5	60 1 9	4 1 3	120 5 5
Round 2 and remaining Rounds	249 12 0	165 17 4½	415 9 4½	189 10 8	3 5 6	222 13 2½
	£350 2 6	£249 15 3½	£599 17 9½	£249 12 5	£7 6 9	£342 18 7½
		D.B. 1		Discount ..	£5 1 9	I.L. 10
				Bad Debts ..	2 5 0	I.L. 11
					£7 6 9	
Summary of all the Rounds for the remainder of the month to be made weekly as shown above	342 18 7½	507 7 0	850 5 7½	442 4 0	8 18 0	399 3 7½
	£342 18 7½	£507 7 0	£850 5 7½	£442 4 0	£8 18 0	£399 3 7½
		D.B. 2.			I.L. 10.	

NOTE.—The Weekly Summary may be made on a separate page in the Ledger, each Round, of course, being shown separately. The total sales are carried to the Sales Day Book, and the Discount and Allowances column is analysed—as shown above—and posted to the accounts corresponding therewith in the Impersonal Ledger.

Retail Bread (or Bread and Confectionery) Ledger.—

Where an extensive trade is done it will be found expedient to keep a separate Ledger, and also separate Delivery Books, for private customers.

Much of what has been said concerning the Wholesale Ledger is also applicable to the Retail Ledger. Two columns are provided for each day, the one for goods and the other for cash. Two lines are taken for each customer, the goods being entered on the first line and in the first column, and the cash on the second line and in the second column. This arrangement, besides facilitating the extension of the sales and cash into the weekly columns, enables the daily columns to be readily totalled and agreed with the Delivery Books. In the worked example all the sales have been entered in value; but, if it is desired, the bread sales may be entered in quantity, in which case the figures "1" and "½" will be used to denote quarterns and half-quarterns respectively.

Round 1.

Prices.....

RETAIL BREAD (OR BREAD AND CONFECTIONERY) LEDGER.

Week ending 6th January 1906.

No.	Name	Arrears		Daily Sales and Cash Received												Total Weekly Sales	Total Amount Owing	Cash Received on Rounds and at Business			Discount, Allowances, Bad Debts	Arrears	No.
				Monday		Tuesday		Wednesday		Thursday		Friday		Saturday				Date	C.B. Fo.	Amount			
				Sales	Cash	Sales	Cash	Sales	Cash	Sales	Cash	Sales	Cash	Sales	Cash								
1	C. Roberts, Mersey Road	£ s d 0 9 7	S. C.	-/6 ..	.. ..	.. ..	.. 3/7	-/6 .. H. -/3½	.. ..	.. .. M. -/3	.. ..	- .. H. -/3½	.. ..	-/6 .. H. -/3½	.. 2/3	£ s d 0 3 1½ ..	£ s d 0 12 8½ ..			£ s d .. 0 5 10	£ s d	£ s d .. 0 6 10½	1
2	H. Williamson, George Street	2 1 5	S. C.	.. C. 1/-	.. ..	-/6 .. H. -/3½	.. ..	.. F. 2/-	.. ..	1/- .. H. -/3½	.. ..	.. C. 1/-	.. ..	1/- .. H. -/3½	.. ..	0 7 4½ ..	2 8 9½ ..			.. 2 0 0	.. ..	.. 0 8 9½	2
3	W. Baker, Willow House		S. C.	-/5 .. B. -/3	.. ..	.. B -/3	.. ..	.. H. -/3½	.. ..	-/6 .. C. -/6	.. 3/3½	.. B. -/3	.. ..	1/- .. H. -/3½	.. ..	0 3 9 ..	0 3 9 ..			.. 0 3 3½	.. ..	.. 0 0 5½	3
4	J. Brown, Lyme Road	1 10 0	S. C.	-/6 .. C. 1/-	.. 10/-	.. .. B. -/3	.. 10/-	-/6 .. C. -/9	.. 10/-	.. .. B. -/3	.. 1/6	-/6 .. H. -/3½	.. 2/-	.. B. -/3 C. -/9	.. 1/6½	0 5 0½ ..	1 15 0½ ..			.. 1 15 0½	.. ..	.. ..	4
5	W. Owen, Woodville	0 1 8	S. C.	.. H. -/3½	.. 1/8	1/- .. F. 1/6	.. -/9½	.. C. 1/-	.. 2/6	-/6 .. H. -/3½	.. ..	.. B. -/3	.. -/9	-/6 .. H. -/3½	.. -/9	0 5 7½ ..	0 7 3½ ..			.. 0 6 5½	.. ..	.. 0 0 10	5
6	H. Nield, Hazelhurst	0 5 0	S. C.	-/6 .. B. -/3	.. 5/-	.. .. C. -/6	.. ..	-/6 .. H. -/3½	.. 1/-	.. .. B. -/3	.. -/9½	-/6 .. H. -/3½	.. ..	.. B. -/3	.. -/9½	0 3 4 ..	0 8 4 ..			.. 0 7 7	.. ..	.. 0 0 9	6
7	A. Walter, Rose Cottage	0 10 6	S. C.	.. C. -/6	.. 10/6	-/6 .. F. 1/-	.. ..	.. B. -/3	.. ..	-/6 .. H. -/3½	.. ..	.. B. -/3	.. ..	/6 .. C. -/9	.. ..	0 4 6½ ..	0 15 0½ ..			.. 0 10 6	.. ..	.. 0 4 6½	7
8	H. Dean, Hawthorndene		S. C.	.. B. -/3	.. ..	-/5 .. C. -/6	.. -/10	.. B. -/3	.. -/7	-/5 .. C. 1/-	.. ..	.. H. -/3½	.. -/3½	-/5 .. B. -/3	.. -/7	0 3 9½ ..	0 3 9½ ..			.. 0 2 3½	.. ..	.. 0 1 6	8
9	W. Johnson, Park Lane		S. C.	-/6 .. H. -/3½	.. ..	.. B. -/3	.. 2/0½	-/6 .. C. -/6	.. ..	.. .. B. -/3	.. 1/9	1/- .. C. 1/-	.. ..	.. B. -/3	.. ..	0 4 6½ ..	0 4 6½ ..			.. 0 3 9½	.. ..	.. 0 0 9	9
10	N. Robinson, Holly Bank	0 7 10	S. C.	1/- .. B. -/3	.. 7/10	-/6 .. H. -/3½	.. 1/3	.. B. -/3	.. -/9	-/6 .. H. -/3½	.. 1/3	.. B. -/3	.. -/9½	1/- .. C. 1/-	.. -/9	0 5 4 ..	0 13 2 ..			.. 0 12 7½	.. ..	.. 0 0 6½	10
11			S. C.																				11
12			S. C.																				12
13			S. C.																				13
14			S. C.																				14
15	Sundry Imaginary Customers	12 15 9	S. C.	60/- B. 8/6 H. 12/- ..	.. 111/5	55/3 C. 10/- B. 7/6 ..	.. 111/6	55/11 H. 9/- B. 7/6 ..	.. 115/10	59/3 C. 8/- B. 10/- ..	.. 109/1	H. B. 59/7 10/- 9/- ..	.. 118/11	58/5 B. 9/6 C. 9/3 ..	.. 97/10	22 18 8 ..	35 14 5 ..			.. 33 4 7	.. ..	.. 2 9 10	15
		£ 18 1 9		63/5 8/6 16/1	186/5	58/2 10/- 12/4	130/-	57/11 9/- 13/4½	130/8	62/8 8/- 13/8	117/8	62/1 10/- 13/2	122/9	63/4 9/9 13/8	104/6	£25 5 1½	£43 6 10½			£39 12 0	..	£ 3 14 10½	

SUMMARY OF ROUNDS for the Week ending 6th January 1906.

	Arrears.	Total Weekly Sales.	Total Amount Owing.	Cash Received.	Discount, Allowances, Bad Debts.	Arrears.
	£ s d	£ s d	£ s d	£ s d	£ s d	£ s d
Round 1	18 1 9	25 5 1½	43 6 10½	39 12 0	..	3 14 10½
Round 2 and the remaining rounds	32 5 9	61 1 4	93 7 1	36 13 0	..	56 14 1
	£50 7 6	£86 6 5½	£136 13 11½	£76 5 0	..	£60 8 11½

D.B. 1.

Summary of all the Rounds for the remainder of the month to be made weekly as shown above	60 8 11½	204 2 6	264 11 5½	183 8 0	..	81 3 5½
	£60 8 11½	£204 2 6	£264 11 5½	£183 8 0	..	£81 3 5½

D.B. 2.

NOTE.—The Weekly Summary may be made on a separate page in the Ledger, each Round, of course, being shown separately. The total sales are carried to the Sales Day Book and the Discount column is analysed and posted to the account corresponding thereto in the Impersonal Ledger.

At the end of the week or month the combined total of the "Discount and Allowances" column for each round (excluding any item posted from the General Cash Book, and which will be entered in red ink) is analysed into Discount and Allowances and Bad Debts, and posted to the debit of accounts corresponding therewith in the Impersonal Ledger (see Chapter VIII.), thus completing the double-entry.

Sundries Ledger.—

This Ledger does not call for any special comment, as it is ruled after the ordinary Ledger pattern.

It is intended to meet the requirements of a mixed trade, such as corn, grocery, catering, &c.

The details of these sales are entered in the Sales Day Book, and the total amount only posted to the debit of the customer in the Sundries Ledger.

In the case of bread being supplied to the same customer it is better for these sales to be entered in the Bread Ledger in the ordinary way, and at the end of the week the total bread sales should be transferred, in one amount, to the customer's account in the Sundries Ledger.

SUNDRIES LEDGER.

Dr.—**1.** W. HARGREAVES. *Cr.*

			£ s d				£ s d
1905 Dec. 31	To Balance	J. 1	20 15 0	1906 Jan. 2	By Cash & Discount	1	20 15 0
1906 Jan. 1	To Goods	1	0 15 3				

Dr.—**2.** J. DAVIES. *Cr.*

			£ s d				£ s d
1905 Dec. 31	To Balance	J. 1	27 15 0	1906 Jan. 15	By Cash & Discount	1	27 15 0
1906 Jan. 4	To Goods	1	3 0 0				

Dr.—**3.** J. ROBINSON. *Cr.*

			£ s d				£ s d
1905 Dec. 31	To Balance	J. 1	25 10 0	1906 Jan. 10	By Cash & Discount	1	25 10 0
1906 Jan. 4	To Goods	1	2 6 0				

Dr.—**4.** W. ROBERTS. *Cr.*

			£ s d				£ s d
1905 Dec. 31	To Balance	J. 1	10 15 0	1906 Jan. 13	By Cash & Discount	1	10 15 0
1906 Jan. 1	To Goods	1	0 17 0				

Dr.—**5.** A. JONES. *Cr.*

1905			£ s d	1906			£ s d
Dec. 31	To Balance	J. 1	15 5 0	Jan. 4	By Cash & Discount	1	15 5 0
1906 Jan. 2	To Goods	1	1 6 0	Jan. 3	By Returns	1	1 6 0

Dr.—**6.** J. MOORES. *Cr.*

1906			£ s d
Jan. 5	To Goods	1	2 1 3

Dr.—**7.** J. BRAND. *Cr.*

1906			£ s d	1906			£ s d
Jan. 5	To Goods	1	1 10 5	Jan. 23	By Cash & Discount	1	8 17 6
23	To Transfer Bread Ledger ..	J. 2	7 7 1				
			£8 17 6				£8 17 6

Dr.—**8.** A. DENTON. *Cr.*

1906			£ s d
Jan. 5	To Goods	1	1 6 6

Dr.—**9.** W. OLDHAM. *Cr.*

1906			£ s d	1906			£ s d
Jan. 5	To Goods	1	0 13 9	Jan. 6	By Returns	1	0 13 9

Dr.—**10.** W. FOREST. *Cr.*

1906			£ s d	1906			£ s d
Jan. 6	To Goods	1	1 11 9	Jan. 27	By Cash & Discount	1	1 11 9

Dr.—**11.** J. PETERSON. *Cr.*

1906			£ s d
Jan. 6	To Goods	1	1 9 0

CHAPTER VI.

THE BAKER AND HIS CASH.

General Cash Book.—

THE General Cash Book contains a record of all *cash* transactions, the receipts being entered on the debit or left-hand side, and the payments on the credit or right-hand side.

This book should be used *only* for cash transactions. There is sometimes a tendency to make entries which are not strictly in the nature of cash; as, for instance, where a settlement is effected partly in contra the transfer entries are often entered in the Cash Book instead of being adjusted between the Ledger Accounts.

It is intended that all the cash received shall be paid into the bank intact, and that all payments over, say, 10s. shall be made by cheque, the smaller payments being disbursed out of petty cash, the treatment of which is explained later.

Three principal columns are provided on each side, headed respectively Discount, Details, Bank, an extra column being inserted on the debit side for Cash Sales.

The details of the cash received are entered in the "Details" column on the debit side, and extended into the "Bank" column, in one amount, when paid into the bank. The rounds cash will be entered from the Van Delivery Books, or the Summary of Rounds Cash Book (see p. 41), and the cash sales from the Cash Till Roll or Register. (See p. 42.) Amounts received from customers at the place of business are entered separately, as shown in the example, and any allowance for

GENERAL

Dr.

Date	Particulars	Cash Sales	Ledger Folio	Discount	Details	Bank
1906		£ s d		£ s d	£ s d	£ s d
Jan. 1	To Balance brought forward	..	√	..	50 10 0	750 0 0
"	" Rounds Cash.. ..	..	√	..	54 10 5	
"	" Cash Sales	1 8 5	√	..	1 8 5	106 8 10
2	" Rounds Cash.. ..	..	√	..	49 4 1	
"	" Cash Sales	2 5 0	√	..	2 5 0	
"	" W. Hargreaves ..	..	S.L. 1	0 5 0	20 10 0	71 19 1
3	" Rounds Cash.. ..	..	√	..	52 2 0	
"	" Cash Sales	2 15 0	√	..	2 15 0	54 17 0
4	" Rounds Cash.. ..	..	√	..	48 0 4	
"	" Cash Sales	4 4 0	√	..	4 4 0	
"	" A. Jones	..	S.L. 5	0 3 0	15 2 0	67 6 4
5	" Rounds Cash.. ..	..	√	..	51 14 7	
"	" Cash Sales	2 17 6	√	..	2 17 6	54 12 1
6	" Rounds Cash.. ..	..	√	..	50 12 8	
"	" Cash Sales	4 7 6	√	..	4 7 6	55 0 2
10	" J. Robinson	..	S.L. 3	0 6 3	25 3 9	
"	" Sharp	..	B.L. 1	0 3 3	12 3 0	37 6 9
12	" W. Roberts	..	S.L. 4	0 2 6	10 12 6	10 12 6
15	" J. Davies	..	" 2	0 6 9	27 8 3	27 8 3
23	" J. Brand	..	" 7	0 1 8	8 15 10	8 15 10
27	" W. Forest	..	" 10	0 0 3	1 11 6	1 11 6
31	" *Rounds Cash for remainder of month..	..	√		625 12 0	
"	" Cash Sales for remainder of month..	79 17 0	√		79 17 0	705 9 0
		£97 14 5		£1 8 8		£1,951 7 4
		I.L. 1		I.L. 10		
1906 Feb. 1	To Balance brought down	..	..	..	..	1,098 3 10

* NOTE.—The total of the Vanmen's Cash is entered with the view of curtailment. In actual practice the daily amounts will, of course, be entered.

CASH BOOK.

Cr.

Date	Particulars	No. of Receipt	Ledger Folio	Discount	Details	Bank
1906				£ s d		£ s d
Jan. 1	By Petty Cash..	√	I.L. 12	..	..	10 0 0
3	" Beehive Milling Co. ..	1	B.L. 1	0 14 6	..	58 15 6
5	" White Rose Flour Co. ..	2	" 3	0 6 6	..	25 3 6
6	" Wages	√	I.L. 2	..	..	40 10 0
13	" Do.	√	" 2	..	..	40 10 0
15	" Northern Milling Co. ..	3	B.L. 4	0 12 6	..	41 17 6
20	" Wages	√	I.L. 2	..	..	40 10 0
25	" J. Smith	4	B.L. 13	..	..	1 15 0
27	" Wages	√	I.L. 2	..	..	40 10 0
28	" Beehive Milling Co. ..	5	B.L. 1	0 13 0	..	84 17 0
"	" Liverpool Flour Co. ..	6	" 2	1 10 0	..	112 10 0
"	" Southern Four Co. ..	7	" 6	0 14 6	..	102 10 6
31	" Jones & Co.	8	" 7	0 2 6	..	2 7 6
"	" "Daily Chronicle" Co...	9	" 8	..	..	1 5 0
"	" J. Roberts	10	" 10	..	..	2 5 0
"	" Smith & Co.	11	" 16	..	..	35 0 0
"	" J. Robinson	12	" 18	..	..	3 10 0
"	" Petty Cash	√	I.L. 12	..	..	9 7 0
"	" J. Brown, Drawing Account	√	P.L. 4	..	100 0 0	
"	" G. Williams, Drawing Account	√	" 5	..	100 0 0	
						200 0 0
"	" Balance carried down ..	√	√	..	..	1,098 3 10
				£4 13 6		£1,951 7 4
				I.L. 10		

discount placed in the "Discount" column. The items on this side are posted to the credit of the accounts to which they refer. The rounds cash, however, having already been posted to the Customers' Ledger from the Van Delivery Book, does not require further treatment. The Cash Sales are extended into the column provided, and the monthly total posted to the credit of Goods Account in the Impersonal Ledger.

The credit side of the Cash Book will be entered up from the counterfoils of the Cheque Book. The amount of each cheque is placed in the "Bank" column, and any deduction for discount in the "Discount" column. The "Details" column, on this side, is only intended to show the particulars of any cheque which may include several amounts of a different nature. (See example.) The entries having been made are posted to the debit of the accounts corresponding therewith. The two "Bank" columns represent the Bank Account, and consequently the balance of these two columns will always agree with the Bank Pass Book, after, of course, allowing for any cheques not presented at the bank.

At the close of the month the totals of the "Discount" columns are posted to the Discount Account in the Impersonal Ledger, the *debit* amount being posted to the *debit* side of the Ledger Account and the *credit* amount to the *credit* side, thus completing the double entry.

There is also a column on the credit side for "Number of Receipt." The numbers should run consecutively, and the receipts should be filed away in numerical order. Very often, however, on payment to millers, settlement is made on the invoice, and in this case the invoice number should be entered in the Cash Book column. A practice which is often adopted, and which ensures a separate receipt being obtained for each payment, is for a printed letter of remittance, with a form of receipt attached, to be sent to the

creditor, with the request that he will return the receipt duly signed.

Summary of Rounds Cash Book.—

The object of this book is to collect the daily totals of the cash received by the vanmen, as shown by their Delivery Books, and is intended for use in the case of a large business where, by reason of the rounds being numerous, too much space would be taken up in the General Cash Book if the cash for each round was entered separately. It is provided with columns for each working day of the week, and its arrangement is such as to enable the daily and weekly "round" receipts to be readily ascertained and compared. At the close of the day the total amount of cash is entered on the debit side of the General Cash Book. (See example.)

SUMMARY OF ROUNDS CASH BOOK, Week ending 6th January 1906.

Vanman	Mon.	Tues.	Wed.	Thurs.	Friday	Sat.	Weekly Total
	£ s d	£ s d	£ s d	£ s d	£ s d	£ s d	£ s d
J. Brown	6 16 11	5 18 3	6 5 9	6 5 10	7 7 3	7 14 5	40 8 5
W. Jones	9 6 5	6 10 0	6 10 8	5 17 8	6 2 9	5 4 6	39 12 0
Cash received on other imaginary rounds—							
Wholesale ..	32 5 0	30 1 3	33 8 6	29 11 3	32 2 0	32 2 8	189 10 8
Retail	6 2 1	6 14 7	5 17 1	6 5 7	6 2 7	5 11 1	36 13 0
£	54 10 5	49 4 1	52 2 0	48 0 4	51 14 7	50 12 8	306 4 1
	C.B. 1	C.B. 1	C.B. 1	C.B. 1	C.B. 1	C.B 1	
Aggregate receipts of all the rounds for the remainder of the month—							
Wholesale ..		(The daily	amounts	are entere	d as abov	e)	442 4 0
Retail							183 8 0
£							625 12 0
							C.B. 1

Cash Sales.—

The most efficient method of recording Cash Sales in the shop is by means of the automatic cash till or register.

The style with which we are, perhaps, most familiar is the one provided with a roll of paper, on which the sales are entered as they occur. Another is the automatic cash register, which records the transactions mechanically without specifying their nature. In the former case the paper should be ruled with columns for the nature and the amount of the sale, as shown by the specimen ruling, and in the latter instance a small book, similarly ruled, should be kept for the same purpose.

At the close of each day the cash is balanced, and the total amount entered on the debit side of the General Cash Book. (See example.)

CASH TILL ROLL, 1st January 1906.

B	S	Sundries	Cash	Initial
1		B. -/3	-/9	T.H.
	2	H. -/3½ C. 1/-	2/1½	T.H.
1		F. 1/6 B. -/3	2/3	A.B.
	2	C. -/9 H. -/7	2/2	T.H.
2		B. -/6 C. -/10	2/4	A.B.
1		F. 1/9 H. -/3½ C. 1/6	4/0½	A.B.
1	1	B. -/3 F. 2/-	3/2	T.H.
1		H. -/7	1/1	A.B.
	2	F. 1/9 C. 2/-	4/7	T.H.
2			1/-	A.B.
	1	C. 1/6	1/11	A.B.
1	1	F. 1/6 H. -/7	3/-	T.H.
			£1 8 5	

Petty Cash Book.—

This book is supplementary to the General Cash Book, and is intended for payments which are considered too small to be paid by cheque.

The petty cash should be kept entirely apart from all other cash, and is usually entrusted to a petty cashier, subject to the supervision of the general cashier.

The system most to be commended is that known as the "Imprest." Under this system a cheque is drawn for a "round sum" sufficient to last, say, one month. The cheque is entered on the credit side of the General Cash Book as a payment to petty cash, and posted to the debit of Petty Cash Account in the Impersonal Ledger. An entry is also made on the receipts side of the Petty Cash Book, as shown in the example. At the end of the month a further cheque is drawn for the actual amount disbursed by the petty cashier (see example), and the balance in his possession restored to the amount of the original advance. Each cheque so drawn is treated in exactly the same manner as the first one.

The Petty Cash Book is ruled in columnar form. (See p. 44.) Provision is made for the analysis of the expenditure, and a "Special Items" column is added for payments for which no separate column is provided. The totals of the Analysis columns (with the exception of the "Special Items" column, the items in which are posted separately, as shown in the example) are posted to the debit of the accounts corresponding therewith in the Impersonal Ledger, and the amount of the "Total" column to the credit of Petty Cash Account in the same Ledger, the balance of which should agree with the amount shown by the Petty Cash Book.

PETTY CASH BOOK.

Date	Cash Book Folio	Cash Received	Date	Particulars	Number of Voucher	Total Amount paid	Analysis of Payments: Sundry Purchases	Printing, Stationery, Postages	Horse Keep &c.	Carriage	Repairs	Sundry Trade Expenses	Special Items: Nature	Special Items: Led. Fol.	Special Items: Amount
		£ s d	1906			£ s d	£ s d	£ s d	£ s d	£ s d	£ s d	£ s d			£ s d
Jan. 1		10 0 0	Jan. 1	By Stamps		0 10 0	..	0 10 0	..	..	..	..			
	1	9 7 0	"	Midland Railway Co.		0 2 0	..	..	..	0 2 0	..	..			
			"	New Year Gifts ..		0 10 0	..	..	..	..	..	0 10 0			
			"	Shoeing		0 5 6	..	..	0 5 6	..	..	..			
			3	Yeast		0 7 0	0 7 0	..	..	..	..	..			
			4	Thomas, Envelopes		0 7 6	..	0 7 6	..	..	..	..			
			5	L. & N.W. Railway Co. ..		0 1 6	..	..	..	0 1 6	..	..			
			6	Stamps		0 10 0	..	0 10 0	..	..	..	..			
			7	Yeast		0 7 6	0 7 6	..	..	..	..	..			
			9	Salt		0 2 0	0 2 0	..	..	..	..	..			
			"	Provender ..		0 10 0	..	..	0 10 0	..	..	..			
			"	Repairs, Harness		0 2 6	..	..	..	..	0 2 6	..			
			12	Yeast		0 7 6	0 7 6	..	..	..	..	..			
			16	Salt		0 2 0	0 2 0	..	..	..	..	..			
			"	Stamps		0 10 0	..	0 10 0	..	..	..	..			
			18	Carriage		0 1 0	..	..	..	0 1 0	..	..			
			24	Stationery		0 5 0	..	0 5 0	..	..	..	..			
			26	Yeast		0 6 0	0 6 0	..	..	..	..	..			
			30	W. Potter		1 10 0	..	..	..	..	..	..	Bought Ledger	11	1 10 0
			31	Midland Railway Co.		2 10 0	..	..	..	..	..	..	Do.	17	2 10 0
			"	Balance carried down ..	I.L.12	9 7 0	1 12 0	2 2 6	0 15 6	0 4 6	0 2 6	0 10 0			24 0 0
						10 0 0	I.L. 1	I.L. 5	I.L. 6	I.L. 8	I.L. 7	I.L. 9			
		£ 19 7 0				£ 19 7 0									
To Balance		£ 10 0 0													

BOOKKEEPING ENTRIES.—The totals of the Analysis columns are posted to the *Debit* of their respective accounts in the Impersonal Ledger, and the total thereof to the *Credit* of the Petty Cash Account in the same Ledger.

CHAPTER VII.

THE JOURNAL.

ALTHOUGH opinions are divided as to the merits of the Journal, it undoubtedly has a place in double-entry bookkeeping, and must therefore be explained. Its present use is to record transactions for which there is no special book, such as transfers from one Ledger Account to another, entries necessitated in the opening and closing of a set of books, and the adjustment of differences in accounts. In the early days of the double-entry system the function of the Journal was to collect and arrange the various bookkeeping entries preparatory to posting to the Ledger. But in course of time, as trade grew and these entries became more numerous and complex, other books were introduced, such as the Sales and Purchases Books, and superseded the Journal as regards their particular use, with the result that now it is only used for the purposes previously stated. Its usefulness varies according to circumstances. In some instances, as in the case of a small concern where Journal entries are few, it may be dispensed with altogether; but in other cases, where they are many and complicated, it becomes a very useful book. As an illustration of its principle, which has been the same from its inception, we may take a simple transaction in the nature of a sale, and will assume that goods amounting to £20 are sold to J. Brown. The business, represented by Goods Account, parts with the goods and must therefore take credit for the sale, and as the goods pass to J. Brown, who receives the benefit, he is therefore debtor to the business, and if a Journal entry were being made of the transaction it would appear as follows:—

		Dr.	Cr.
January 1st 1906.		£ s d	£ s d
J. Brown..	..	..	
To Goods Account	..	20 0 0	20 0 0
For Goods sold.			

As this principle holds good in every instance, it is not required to give a detailed explanation of the specimen entries, and after the foregoing illustration the reader is not likely to have any difficulty in following them.

JOURNAL.

1.

		Dr.	Cr.
31st December 1905. (Opening Entries.)		£ s d	£ s d
Capital Account	P.L. 1	250 10 0	
To Sundries—			
For Sundry Liabilities at this date—			
Liverpool Flour Co.	B.L. 2	..	120 0 0
White Rose Flour Co.	" 3	..	25 10 0
Northern Milling Co...	" 4	..	45 10 0
Beehive Milling Co.	" 1	..	59 10 0
Sundries—			
To Capital Account	P.L. 1	..	4,950 10 0
For Sundry Assets at this date—			
Cash in Hand	G.C.B. 1	50 10 0	
Cash in Bank	" 1	750 0 0	
Horses	P.L. 6	160 0 0	
Vans, Harness, &c.	" 7	200 0 0	
Stable Implements and Utensils	" 8	40 0 0	
Fixtures, Furniture, &c.	" 10	200 0 0	
Fixed Plant, Ovens, &c.	" 11	1,000 0 0	
Freehold Premises	" 12	2,500 0 0	
Loose Plant and Trade Utensils	" 9	50 0 0	
Sundries—			
To Capital Account	" 1	..	500 10 0
For Sundry Debtors at this date—			
Bread Ledger Balances, Wholesale ..	W.B.L. 1	100 10 6	
		249 12 0	
do. do. Retail	R.B.L. 1	18 1 9	
		32 5 9	
W. Hargreaves, Sundries Ledger.. ..	S.L. 1	20 15 0	
J. Davies .. do. ..	" 2	27 15 0	
J. Robinson .. do. ..	" 3	25 10 0	
W. Roberts .. do. ..	" 4	10 15 0	
A. Jones .. do. ..	" 5	15 5 0	
Capital Account	P.L. 1	56 10 0	
To Sundries—			
Reserved for Discount and Bad Debts—			
Discount Account	I.L. 10	..	6 10 0
Bad Debts Account	" 11	..	50 0 0
Sundries—			
To Capital Account	P.L. 1	..	30 0 0
Rates, Taxes, Insurance, paid in advance ..	I.L. 3	20 0 0	
Telephone Charges do. ..	" 9	10 0 0	
Carried forward		£5,788 0 0	£5,788 0 0

JOURNAL—(*continued.*)

2.

		Dr.	Cr.
		£ s d	£ s d
Brought forward		£5,788 0 0	5,788 0 0
Sundries—			
To Capital Account	P.L. 1	..	210 0 0
For Stock-in-Trade at this date—			
Flour	I.L. 1	188 10 0	
Stationery	" 5	2 10 0	
Fuel	" 4	3 0 0	
Provender	" 6	4 0 0	
Sacks, 160 @ 1/6 each	" 13	12 0 0	
Joint Capital Account	P.L. 1	5,384 0 0	
To Sundries—			
J. Brown, Half Share of Capital	" 2	..	2,692 0 0
J. Williams do. do.	" 3	..	2 692 0 0
23rd January 1906.			
J. Brand, Sundries Ledger Account	S.L. 7	7 7 1	
To J. Brand, Bread Ledger Account ..	B.L. 1	..	7 7 1
Bread Sales, transferred to account in Sundries Ledger.			
31st January 1906. (Closing Entries.)			
Sundries—			
To Profit and Loss Account..	P.L. 13	..	453 15 4
Goods Account, Gross Profit	I.L. 1	453 15 4	
31st January 1906.			
Profit and Loss Account	P.L. 13	241 1 11	
To Sundries—			
Wages	I.L. 2	..	162 0 0
Rent, Rates, Taxes, Insurance	" 3	..	17 10 0
Fuel, Gas, and Water	" 4	..	14 0 0
Printing, Stationery, and Advertising ..	" 5	..	6 17 6
Horse-keep and Stable Expenses.. ..	" 6	..	14 0 6
Repairs and Renewals	" 7	..	4 2 6
Carriage	" 8	..	2 14 6
Sundry Trade Expenses	" 9	..	6 10 0
Discount and Allowances	" 10	..	11 1 11
Bad Debts	" 11	..	2 5 0
Profit and Loss Account	P.L. 13	28 9 2	
To Sundries—			
For Depreciation for one month—			
Horses	" 6	..	3 6 8
Vans and Harness	" 7	..	2 10 0
Stable Implements and Utensils	" 8	..	0 6 8
Loose Plant and Trade Utensils	" 9	..	0 16 8
Fixtures, Furniture, &c.	" 10	..	1 13 4
Fixed Plant, Ovens, &c.	" 11	..	14 11 8
Freehold Premises	" 12	..	5 4 2
Profit and Loss Account	" 13	22 8 8	
To Sundries—			
For Interest on Capital—			
J. Brown, 1 month @ 5% on £2,692 ..	" 2	..	11 4 4
G. Williams do. do.	" 3	..	11 4 4
Profit and Loss Account	" 13	161 15 7	
To Sundries—			
J. Brown, Half Share Profit	" 2	..	80 17 9
G. Williams do. do.	" 3	..	80 17 10
		£12,296 17 9	£12,296 17 9

CHAPTER VIII.

IMPERSONAL (OR NOMINAL) AND PRIVATE LEDGERS.

Impersonal Ledger.—

In this Ledger are kept the various Impersonal Accounts relating to income and expenditure—such as Sales, Purchases, Wages, Rent, Rates, Taxes, &c.—and which supply the material required to determine the trading result. These accounts, after the adjustment of any items paid in advance of the period of trading, or of others chargeable thereto but not brought in, are closed, and the balances written off to the Trading and Profit and Loss Accounts in the Private Ledger.

IMPERSONAL LEDGER.

Dr.—**1.** GOODS ACCOUNT. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Stock	J. 2	188 10 0	Jan. 31	By Sales	2	1,114 15 8
31	„ Flour Purchases	1	612 0 0	„	„ Do. Cash ..	1	97 14 5
„	„ Sundry do.	1	6 5 0	„	„ Stock on hand carried down	✓	51 9 0
„	„ Do. Petty Cash	1	1 12 0				
„	„ Sales Returns	1	1 16 9				
„	„ Balance Gross Profit carried to Profit and Loss A/c ..	J. 2	453 15 4				
			£1,263 19 1				£1,263 19 1
Jan. 31	To Stock brought down.. ..	✓	51 9 0				

Dr.—**2.** WAGES. *Cr.*

1906			£ s d	1906			£ s d
Jan. 6	To Cash	1	40 10 0	Jan. 31	By Profit and Loss A/c transferred	J. 2	162 0 0
13	„ Do.	1	40 10 0				
20	„ Do.	1	40 10 0				
27	„ Do.	1	40 10 0				
			£162 0 0				£162 0 0

Dr.—**3.** RENT, RATES, TAXES, INSURANCE. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Rates, &c., in advance brought forward.. ..	J. 1	20 0 0	Jan. 31	By Rates, &c., in advance carried forward £12 10 *Less* Rent due 10 0	✓	2 10 0
					By Profit and Loss A/c transferred ..	J. 2	17 10 0
			£20 0 0				£20 0 0
Jan. 31	To Rent, Rates, &c., in advance brought down	✓	2 10 0				

Dr.—**4.** FUEL, GAS, AND WATER. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Stock	J. 2	3 0 0	Jan. 31	By Stock on hand carried down	✓	4 0 0
31	„ Sundries ..	1	15 0 0	„	„ Profit and Loss A/c transferred ..	J. 2	14 0 0
			£18 0 0				£18 0 0
Jan. 31	To Stock on hand	✓	4 0 0				

Dr.—**5.** PRINTING, STATIONERY, AND ADVERTISING. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Stock	J. 2	2 10 0	Jan. 31	By Stock carried down ..	✓	1 10 0
31	„ Sundries ..	1	3 15 0				
„	„ Do. Petty Cash	1	2 2 6	„	„ Profit and Loss A/c transferred ..	J. 2	6 17 6
			£8 7 6				£8 7 6
Jan. 31	To Stock brought down ..	✓	1 10 0				

Dr.—**6.** HORSE-KEEP AND STABLE EXPENSES. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Stock brought forward ..	J. 2	4 0 0	Jan. 31	By Stock on hand carried down	✓	5 0 0
31	„ Sundries ..	1	14 5 0	„	„ Profit and Loss A/c transferred ..	J. 2	14 0 6
„	„ Do. Petty Cash	1	0 15 6				
			19 0 6				£19 0 6
Jan. 31	To Stock brought down ..	✓	5 0 0				

Dr.—**7.** REPAIRS AND RENEWALS. *Cr.*

1906			£ s d	1906			£ s d
Jan. 31	To Sundries ..	1	4 0 0	Jan. 31	By Profit and Loss A/c transferred ..	J. 2	4 2 6
"	" Do. Petty Cash	1	0 2 6				
			£4 2 6				£4 2 6

Dr.—**8.** CARRIAGE. *Cr.*

1906			£ s d	1906			£ s d
Jan. 31	To Sundries ..	1	2 10 0	Jan. 31	By Profit and Loss A/c transferred ..	J. 2	2 14 6
"	" Do. Petty Cash	1	0 4 6				
			£2 14 6				2 14 6

Dr.—**9.** SUNDRY TRADE EXPENSES. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Telephone Charges in advance brought forward ..	J. 1	10 0 0	Jan. 31	By Telephone Charges in advance carried forward.. ..	✓	7 10 0
31	" Sundries ..	1	3 10 0	"	" Profit and Loss A/c transferred ..	J. 2	6 10 0
"	" Do. Petty Cash	1	0 10 0				
			£14 0 0				£14 0 0
Jan. 31	To Telephone Charges in advance brought down	✓	7 10 0				

Dr.—**10.** DISCOUNT AND ALLOWANCES. *Cr.*

1906			£ s d	1906			£ s d
Jan. 31	To Discount allowed ..	C.B. 1	1 8 8	Jan. 1	By Reserve brought forward ..	J. 1	6 10 0
"	" Do. per Wholesale Bread Ledger	1	5 1 9	31	" Discount Received ..	1	4 13 6
"	" Do. Do.		8 18 0	"	" Profit and Loss A/c transferred	J. 2	11 1 11
"	" Discount on Debtors' reserved carried down	✓	6 17 0				
			£22 5 5				£22 5 5
				Jan. 31	By Discount Reserved brought down	✓	6 17 0

Dr.—**11.** BAD DEBTS. *Cr.*

1906			£ s d	1906			£ s d
Jan. 31	To Wholesale Ledger ..	1	2 5 0	Jan. 1	By Reserve ..	J. 1	50 0 0
"	" Reserved carried down ..	✓	50 0 0	31	" Profit and Loss A/c transferred ..	J. 2	2 5 0
			£52 5 0				£52 5 0
				1906 Jan. 31	By Reserve ..	✓	50 0 0

Dr.—**12.** PETTY CASH. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Cash	1	10 0 0	Jan. 31	By Sundries for Month as per P.C.B.	1	9 7 0
31	" Do.	1	9 7 0	"	" Balance ..	✓	10 0 0
			£19 7 0				£19 7 0
Jan. 31	To Balance ..	✓	10 0 0				

Dr.—**13.** SACKS ACCOUNT. *Cr.*

1906				£ s d	1906				£ s d
Jan. 1	To Stock	160	J. 2	12 0 0	Jan. 31	By Returns..	290	1	20 0 0
31	" Purchases ..	420	1	29 0 0	"	" Sales ..	19	2	1 8 6
"	" Returns S.D.B.	2	1	0 3 0	"	" Stock ..	273	✓	19 14 6
		582		£41 3 0			582		£41 3 0
1906 Jan. 31	To Stock.. ..	273	✓	19 14 6					

Private Ledger.—

This Ledger contains the accounts relating to the capital of the business—*i.e.*, the property and assets of the concern, partners' Capital and Drawing Accounts, and others of a private nature, such as the Trading and Profit and Loss Accounts and Balance Sheet.

PRIVATE LEDGER.

Dr.—**1.** JOINT CAPITAL ACCOUNT. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Sundries—Liabilities ..	J. 1	250 10 0	Jan. 1	By Sundry Assets	J. 1	4,950 10 0
"	" Reserves for Discount and Bad Debts ..	1	56 10 0	"	" Do. Debtors	1	500 10 0
"	" Sundries ..	2	5,384 0 0	"	" Trade Expenses paid in advance ..	1	30 0 0
				"	" Stock in hand	2	210 0 0
		£	5,691 0 0			£	5,691 0 0

Dr.—**2.** J. BROWN, CAPITAL ACCOUNT. *Cr.*

1906			£ s d	1906			£ s d
Jan. 31	To Drawings A/c transferred ..	4	100 0 0	Jan. 1	By Capital ..	J. 2	2,692 0 0
"	" Balance carried down ..	√	2,684 2 1	31	" Profit and Loss A/c, Interest for one month @ 5% ..	2	11 4 4
				"	" Profit and Loss A/c. Half Share of Profit for one month ..	2	80 17 9
		£	2,784 2 1			£	2,784 2 1
				1906 Jan. 31	By Balance brought down ..	√	2,684 2 1

Dr.—**3.** G. WILLIAMS, CAPITAL ACCOUNT. *Cr.*

1906			£ s d	1906			£ s d
Jan. 31	To Drawings A/c transferred ..	5	100 0 0	Jan. 31	By Capital ..	J. 2	2,692 0 0
"	" Balance carried down ..	√	2,684 2 2	"	" Profit and Loss A/c, Interest for one month @ 5% ..	2	11 4 4
				"	" Profit and Loss A/c, Half Share of Profit for one month ..	2	80 17 10
		£	2,784 2 2			£	2,784 2 2
				1906 Jan. 31	By Balance brought down ..	√	2,684 2 2

Dr.—**4.** J. BROWN, DRAWINGS ACCOUNT. *Cr.*

1906			£ s d	1906			£ s d
Jan. 31	To Cash	1	100 0 0	Jan. 31	By Capital A/c transferred	2	100 0 0

Dr.—**5.** G. WILLIAMS, DRAWINGS ACCOUNT. *Cr.*

1906			£ s d	1906			£ s d
Jan. 31	To Cash	1	100 0 0	Jan. 31	By Capital A/c transferred ..	3	100 0 0

Dr.—**6.** HORSES. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Balance ..	J. 1	160 0 0	Jan. 31	By Profit and Loss A/c, Depreciation one month @ 25% per annum ..	J. 2	3 6 8
31	" Purchases ..	1	35 0 0	"	" Balance carried down ..	√	191 13 4
			£195 0 0				£195 0 0
Jan. 31	To Balance ..	√	191 13 4				

Dr.—**7.** VANS, HARNESS, &c. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Balance ..	J. 1	200 0 0	Jan. 31	By Profit and Loss A/c, Depreciation for one month @ 15% per annum	J. 2	2 10 0
31	„ Purchases ..	1	45 0 0	„	„ Balance carried down ..	√	242 10 0
			£245 0 0				245 0 0
Jan. 31	To Balance ..	√	242 10 0				

Dr.—**8.** STABLE IMPLEMENTS AND UTENSILS. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Balance ..	J. 1	40 0 0	Jan. 31	By Profit and Loss A/c, Depreciation for one month @ 10% per annum	J. 2	0 6 8
				„	„ Balance carried down ..	√	39 13 4
			£40 0 0				£40 0 0
Jan. 31	To Balance ..	√	39 13 4				

Dr.—**9.** LOOSE PLANT AND TRADE UTENSILS. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Balance ..	J. 1	50 0 0	Jan. 31	By Profit and Loss A/c, Depreciation for one month @ 20% per annum	J. 2	0 16 8
				„	„ Balance carried down ..	√	49 3 4
			£50 0 0				£50 0 0
Jan. 31	To Balance ..	√	49 3 4				

Dr.—**10.** FIXTURES AND FURNITURE, &c. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Balance ..	J. 1	200 0 0	Jan. 31	By Profit and Loss A/c, Depreciation for one month @ 10% per annum	J. 2	1 13 4
				„	„ Balance carried down ..		198 6 8
			£200 0 0				£200 0 0
Jan. 31	To Balance ..	√	198 6 8				

Dr.—**11.** FIXED PLANT, OVENS, &c. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Balance ..	J. 1	1,000 0 0	Jan. 31	By Profit and Loss A/c, Depreciation for one month—		
31	„ Purchases ..	1	100 0 0		20% on Ovens £800		
					7½% on Plant £200	J. 2	14 11 8
					By Balance ..	√	1,085 8 4
		£	1,100 0 0				1,100 0 0
Jan. 31	To Balance ..	√	1,085 8 4				

Dr.—**12.** FREEHOLD PREMISES. *Cr.*

1906			£ s d	1906			£ s d
Jan. 1	To Balance ..	J. 1	2,500 0 0	Jan. 31	By Profit and Loss A/c, Depreciation for one month @ 2½% per annum	J. 2	5 4 2
				„	„ Balance ..	√	2,494 15 10
		£	2,500 0 0				£ 2,500 0 0
Jan. 31	To Balance ..	√	2,494 15 10				

CHAPTER IX.

BALANCING THE BOOKS.

The Trial Balance.—

WHEN all the bookkeeping entries have been made, and the time for ascertaining the trading result has arrived, it is necessary, before compiling the Balance Sheet and Trading and Profit and Loss Accounts, to prove the accuracy of the postings, and this we do by preparing a Trial Balance. This is simply a statement of all the Ledger balances (including the General Cash Book), and when the total of the debit balances agrees with the total of the credit balances the books are said to balance, and the preparation of the financial statement may be proceeded with.

TRIAL BALANCE, 31st January 1906.

		£ s d	£ s d
IMPERSONAL LEDGER—			
Goods Account	1	810 3 9	1,212 10 1
Wages	2	162 0 0	
Rent, Rates, Taxes, Insurance	3	20 0 0	
Fuel, Gas, Water	4	18 0 0	
Printing, Stationery, Advertising	5	8 7 6	
Horse-keep and Stable Expenses	6	19 0 6	
Repairs and Renewals	7	4 2 6	
Carriage	8	2 14 6	
Sundry Trade Expenses	9	14 0 0	
Discount and Allowances	10	15 8 5	11 3 6
Bad Debts	11	2 5 0	50 0 0
Petty Cash, Suspense	12	10 0 0	
Sacks	13	41 3 0	21 8 6
PRIVATE LEDGER—			
J. Brown, Capital Account	2	..	2,692 0 0
G. Williams do.	3	..	2,692 0 0
J. Brown, Drawings Account	4	100 0 0	
G. Williams do.	5	100 0 0	
Horses	6	195 0 0	
Vans and Harness	7	245 0 0	
Stable Implements and Utensils	8	40 0 0	
Loose Plant and Trade Utensils	9	50 0 0	
Fixtures, Furniture, &c.	10	200 0 0	
Fixed Plant, Ovens, &c.	11	1,100 0 0	
Freehold Premises	12	2,500 0 0	
CUSTOMERS' LEDGER—			
Wholesale		399 3 7½	
Retail		81 3 5½	
Sundries		63 11 0	
Bought Ledger Balances		..	620 5 0
Cash in Bank	G.C.B.	1,098 3 10	
		£7,299 7 1	£7,299 7 1

LIST OF CREDITORS, 31st January 1906.

	£ s d
Beehive Milling Co.	38 5 0
Liverpool Flour Co.	124 0 0
Northern Milling Co.	155 0 0
Brown & Co.	124 0 0
Ogden & Co.	4 15 0
Lomax & Co.	15 0 0
W. Farmer	12 0 0
Wheeler & Co.	47 5 0
Bakers' Machine Co.	100 0 0
	£620 5 0

LIST OF DEBTORS, 31st January 1906.

	£ s d	£ s d
Wholesale Customers' Ledger		399 3 7½
Retail do. do.		81 3 5½
Sundries Ledger—		
W. Hargreaves	0 15 3	
J. Davies	3 0 0	
J. Robinson	2 6 0	
W. Roberts	0 17 0	
J. Moores	2 1 3	
A. Denton	1 6 6	
J. Peterson	1 9 0	
Sundry Sales	51 16 0	
		63 11 0
		£543 18 1

CHAPTER X.

TRADING AND PROFIT AND LOSS ACCOUNTS AND BALANCE SHEET.

The Trading and Profit and Loss Accounts.—

THE Trading and Profit and Loss Accounts reveal the causes which have produced the trading result. On the left-hand side are set out the various items of expenditure, and on the right-hand side the sources of income as shown by the accounts in the Impersonal Ledger. Depreciation is charged at the rate fixed, and also interest on the partners' capital. The balance of profit is divided equally between the partners and credited to their Capital Accounts respectively.

PL. 13. THE MACHINE BAKERY COMPANY.

TRADING ACCOUNT for the month ended 31st January 1906.

Dr.							*Cr.*						
1906		£	s	d	£	s	d	1906		£	s	d	£	s	d
Jan. 1	To Stock	188	10	0				Jan. 31	By Sales	1,210	13	4			
31	,, Purchases	619	17	0					,, Stock	51	9	0			
					808	7	0						1,262	2	4
	,, Balance (Gross Profit) carried down				453	15	4								
				£	1,262	2	4					£	1,262	2	4

Dr. PROFIT AND LOSS ACCOUNT for the month ended 31st January 1906. *Cr.*

1906 Jan. 31		£ s d	£ s d	1906 Jan. 31		£ s d	£ s d
	To Wages	162 0 0			By Balance (Gross Profit) brought down .. .. .. J 2		453 15 4
	,, Rent, Rates, Taxes, Insurance ..	17 10 0					
	,, Fuel, Gas, and Water	14 0 0					
	,, Printing, Stationery, Advertising	6 17 6					
	,, Horse-keep and Stable Expenses	14 0 6					
	,, Repairs and Renewals	4 2 6					
	,, Carriage	2 14 6					
	,, Sundry Trade Expenses ..	6 10 0					
	,, Discount and Allowances ..	11 1 11					
	,, Bad Debts	2 5 0					
	,, Depreciation— J 2		241 1 11				
	Horses	3 6 8					
	Vans and Harness	2 10 0					
	Stable Implements and Utensils	0 6 8					
	Loose Plant and Trade Utensils	0 16 8					
	Fixtures and Furniture ..	1 13 4					
	Fixed Plant and Ovens ..	14 11 8					
	Freehold Premises .. J 2	5 4 2					
			28 9 2				
	,, Balance carried down		184 4 3				
			£453 15 4				£453 15 4
	To Interest on Capital—						
	J. Brown, one month at 5% on £2,692	11 4 4			,, By Balance brought down ..		184 4 3
	G. Williams, one month at 5% on £2,692.. .. J 2	11 4 4					
			22 8 8				
	,, Balance net profit divisible—						
	J. Brown, half share	80 17 9					
	G. Williams half share .. J 2	80 17 10					
			161 15 7				
			£184 4 3				£184 4 3

The Balance Sheet.—

The Balance Sheet is a statement of the balances remaining in the books when all the necessary transfers have been made to the Trading and Profit and Loss Accounts. The assets are set out on the right-hand side and the liabilities on the left-hand side. The surplus of the assets over the liabilities represents the capital of the partners at the date on which the Balance Sheet is prepared.

THE MACHINE

BALANCE SHEET,

Liabilities and Capital.		£ s d	£ s d
Sundry Creditors			620 5 0
Capital Account—			
J. Brown, Balance 31st December 1905		2,692 0 0	
Add Interest 1 month @ 5% thereon	£11 4 4		
„ Half Share Profit as per P. & L. Acccunt	80 17 9		
		92 2 1	
		2,784 2 1	
Less Drawings		100 0 0	2,684 2 1
G. Williams, Balance 31st December 1905		2,692 0 0	
Add Interest 1 month @ 5% thereon	£11 4 4		
„ Half Share Profits as per P. & L. Account	80 17 10		
		92 2 2	
		2,784 2 2	
Less Drawings		100 0 0	2,684 2 2
			£5,988 9 3

BAKERY COMPANY.

31st January 1906.

Assets.		£ s d	£ s d
Cash—			
In Hand		10 0 0	
In Bank		1,098 3 10	
			1,108 3 10
Sundry Debtors—			
Wholesale Ledger		399 3 7½	
Retail Ledger		81 3 5½	
Sundries Ledger		63 11 6	
		543 18 1	
Less Reserve for Discount	£6 17 0		
„ Reserve for Bad and Doubtful Debts	£50 0 0		
		56 17 0	487 1 1
Rates, &c., paid in advance—			
Rent, Rates, and Taxes		2 10 0	
Telephone Charges		7 10 0	
			10 0 0
Horses		160 0 0	
Add Purchases		35 0 0	
		195 0 0	
Less Depreciation for 1 month		3 6 8	
			191 13 4
Vans, Harness, &c.		200 0 0	
Add Purchases		45 0 0	
		245 0 0	
Less Depreciation for 1 month		2 10 0	
			242 10 0
Stable Implements and Utensils		40 0 0	
Less Depreciation for 1 month		0 6 8	
			39 13 4
Loose Plant and Trade Utensils		50 0 0	
Less Depreciation for 1 month		0 16 8	
			49 3 4
Fixtures and Furniture		200 0 0	
Less Depreciation for 1 month		1 13 4	
			198 6 8
Fixed Plant, Ovens, &c.		1,000 0 0	
Add Purchases		100 0 0	
		1,100 0 0	
Less Depreciation for 1 month		14 11 8	
			1,085 8 4
Freehold Premises		2,500 0 0	
Less Depreciation for 1 month		5 4 2	
			2,494 15 10
Stock-in-Trade—			
Flour		51 9 0	
Fuel		4 0 0	
Stationery		1 10 0	
Provender		5 0 0	
Sacks		19 14 6	
			81 13 6
			£5,988 9 3

CHAPTER XI.

WAGES.

It is usual to keep separate books for time and wages; but in this case the two may be very well combined without in the least degree prejudicing efficiency, and the specimen ruling on p. 64, which is self-explanatory, illustrates how this economy may be effected.

For the sake of example, the standard number of hours per week has been taken to be sixty, and when this number has been exceeded overtime rate has been allowed on the basis of "time and a quarter."

No provision is made for "subs." to workpeople, as this practice is an objectionable one, and is gradually being abandoned; but if it is desired to make such provision, the specimen form on p. 65 may be adopted.

WAGES BOOK.

Week ending.....19....

No.	Name	Weekly Wage per 60 hours	Hours Worked						Total Hours	Total Wages	Remarks
			M.	T.	W.	T.	F.	S.		£ s d	
1	J. Brown ..	32/-	9	9	9	9	9	15	60	1 12 0	
2	J. Jones ..	30/-	9	9	9	9	12	15	63	1 11 10	
3	A. Robinson..	25/-	9	9	10	9	12	15	64	1 7 1	
4	W. Roberts ..	10/-	9	9	9	9	9	15	60	0 10 0	
	Weekly Totals	..	36	36	37	36	42	60	247	£5 0 11	

WAGES BOOK.

Week ending.....19....

No.	Name	Weekly Wage per 60 hours	Mon.		Tues.		Wed.		Thurs.		Fri.		Sat.		Total Hours	Total Subs.	Balance Due	Total Wages	Remarks
			Hrs.	Subs.	Hrs.	Subs.	Hrs.	Subs.	Hrs.	Subs.	Hrs.	Subs.	Hrs.	Subs.		s. d.	£ s d	£ s d	
1	John Brown..	60 32/-	9	2/-	9	..	9	2/-	9	..	9	2/-	15	..	60	6 0	1 6 0	1 12 0	
2	J. Jones ..	60 30/-	9	..	9	2/-	9	..	9	1/-	12	..	15	2/-	63	5 0	1 6 10	1 11 10	
3	A. Robinson..	60 25/-	9	1/-	9	..	10	1/-	9	..	12	2/-	15	..	64	4 0	1 3 1	1 7 1	
4	W. Roberts ..	60 10/-	9	..	9	..	9	..	9	..	9	..	15	..	60	..	0 10 0	0 10 0	
	Weekly Totals	..	36	3/-	36	2/-	37	3/-	36	1/-	42	4/	60	2/-	247	15 0	£4 5 11	£5 0 11	

CHAPTER XII.

THE TREATMENT OF SACKS.

THE treatment of sacks calls for consideration, inasmuch as the lack of method is often the cause of loss. The system adopted in the *pro formâ* accounts is very simple, and the time and labour involved is small as compared with the benefit accruing from the diminution of loss. Indeed, it is doubtful whether more time is not expended in the rough and ready treatment which this branch of accounts so often receives.

Turning to the Sacks Account as illustrated in the Impersonal Ledger on p. 51, the reader will notice that the account is debited monthly (from the Bought Day Book) with the number and value of the sacks invoiced by the millers, and is credited monthly (from the Purchases Returns Book) with the number and value of the sacks returned to them. The account is similarly credited with the number and value of sacks charged to customers through the Sales Day Book (see p. 24), and also debited from the Sales Returns Book (see p. 24) with any returned by them. When all the entries have been made the balance of this account will represent both the number and value of the sacks on hand, and may be verified at the time of stocktaking, or, if necessary, at more frequent intervals. It is generally becoming the practice for the miller to allow the invoice prices for all sacks returned, and it is also the custom for the baker to charge his customers the same prices. Consequently the sacks on hand will be taken into stock at the value shown by the Sacks Account, provided, of course, that the number corresponds, and that no cause has arisen to depreciate them. But if it does become necessary to make such allowance,

the Sacks Account will be credited with the amount of the depreciation and the actual value carried forward as a balance.

It is frequently desired to know the number of sacks in hand on account of a particular miller, and this information may be obtained by the addition of an inner column on both sides of the miller's account in the Bought Ledger. It is not necessary for the Ledger to be specially ruled for this purpose, as the extra columns will only be added as required.

The following example illustrates how this may be effected:—

Dr. WHITE ROSE FLOUR COMPANY. *Cr.*

		Sacks	Fo.	£ s d			Sacks	Fo.	£ s d
1906 Jan. 31	To Sacks Returned..	50	1	3 15 0	1906 Jan. 1	By Goods ..	100	1	130 0 0
„	„ Balance	50	..	126 5 0					
				£130 0 0					£130 0 0
					Jan. 31	By Balance..	50	..	126 5 0

In the column on the credit side are entered the number of sacks invoiced, and on the debit side the quantity returned, the balance of the two sides representing the number of sacks in hand.

In some parts of the country the sacks are not charged for by the miller, and when this is the case it is usually arranged that someone in the employ of the baker shall keep them together and receive a small acknowledgment from the miller.

This, however, is a very unsatisfactory arrangement, and it is far better for the baker to be charged with them and credited when they are returned, and if the foregoing suggestions are carefully carried out their treatment will cease to be a troublesome matter.

CHAPTER XIII.

DEPRECIATION.

THE term "Depreciation" represents the deterioration in value of the assets of a concern. The advisability of providing for this wastage is generally accepted by business men, and the purpose of this chapter is to suggest a reasonable and adequate method suitable to the baking trade.

The provision for depreciation is, of course, a charge against profits, and, in order that this may be fair and equitable, each year must bear its due proportion.

There are, principally, two methods of providing for depreciation, viz.:—

(*a*) An equal amount each year, based on the original cost or valuation; or

(*b*) A fixed rate per cent. on the diminished values as written down year by year.

It is a matter of opinion, regulated by circumstances, as to which of these two methods is the best; but, generally, it will be found that the second is the fairest and most equitable.

On first thought, Method (*a*) would seem to be the most reasonable, inasmuch as each year is charged with an equal amount; but when it is remembered that as the assets become older the cost of maintenance increases, it will be evident that, under this method, the combined charge for depreciation and repairs may press unduly in the later years. The second method removes this inequality by gradually reducing the charge for depreciation year by year, with the result that, in the later years,

when the cost of maintenance has become considerable, the charge for depreciation will be less than in the earlier years, when the cost of maintenance is inconsiderable.

With regard to the rate of depreciation, this is determined by the estimated life of the asset, and, without entering into detail, the following rates, calculated on the diminished values in accordance with Method (*b*), may be taken to be sufficient for the trade we are now dealing with:—

BUILDINGS:—
Freeholds—2½ per cent. per annum.
Leaseholds—Determined by the period of the lease.

HORSES:—
From 20 to 25 per cent. per annum will probably be sufficient, and, if a periodical valuation is made, the book values may then be adjusted to agree with the valuers' estimates.

VANS, HARNESS, &C.:—
15 per cent. per annum.

STABLE IMPLEMENTS:—
10 per cent. per annum.

LOOSE TOOLS AND TRADE UTENSILS:—
20 per cent. per annum.

FIXTURES AND FURNITURE:—
10 per cent. per annum.

PLANT AND MACHINERY:—
It is advisable to distinguish between ovens and machinery, as the depreciation is much more rapid in the former case than in the latter. With regard to ovens, from 15 to 20 per cent. per annum should be ample, and 7½ per cent. on machinery will probably be sufficient.

CHAPTER XIV.

BOOKKEEPING FOR SMALL BAKERIES.

It almost invariably happens, in the case of a small business, that the entire control falls to the lot of the proprietor, and very often the bookkeeping has to be done at such time as opportunity affords. It will be evident, therefore, that if a system of bookkeeping is to be of benefit to him it must provide the maximum information with the minimum of labour; and it becomes necessary now to show how this may be accomplished.

The following books are required, and should be regarded as indispensable:—

As regards Creditors—
- Order Book.
- Bought Day Book.
- Bought Ledger.

As regards Customers—
- Van Delivery Books.
- Sundry Sales Day Book.
- Customers' Ledgers (Wholesale and Retail).
- Sundry Sales Ledger.

As regards Cash transactions—
- General Cash Book.
- Petty Cash Book.

  Or one Cash Book combining the objects of both. (See specimen ruling, pp. 72-73.)
- Impersonal and Private Ledger (combined in one Ledger).

Specimen rulings of all these books—with the exception of the "Combined Cash Book," which is described hereafter—have already been given, and the method of keeping them has also been fully explained.

If it is not deemed necessary to keep separate Ledgers for wholesale and retail customers, the Wholesale Ledger may be used for both classes of trade without any alteration in the ruling, although, of course, not suiting the requirements of a retail trade as precisely as the Ledger prescribed. It may also be considered unnecessary to have separate Ledgers for Purchases and Sundry Sales, and in this case one Ledger may be used, having, say, the earlier pages reserved solely for the creditors' accounts and the later pages for customers.

The Rounds Cash Book has been dispensed with, the total daily cash received by the vanmen being entered in the General Cash Book from the Customers' Ledger.

When it is not possible to adopt the practice of paying all receipts into the bank intact one Cash Book will be found to suit the requirements better than two, and the specimen ruling on pp. 72-73 shows how this can be effected. The debit side of this book is identical with that of the General Cash Book described in Chapter VI., and the method of entry is also the same. On the credit side principal columns are provided for Discount, Cash, Bank, and analytical columns for the classification of all payments other than those posted to the Bought Ledger. Cash payments are entered in the Cash column and payments by cheque in the Bank column. It is better to keep a separate book for small cash payments, in which case the weekly total is entered in the Cash Book. Bought Ledger items are posted separately to the debit of their respective accounts, and all other payments distributed over the several analytical columns, the monthly totals of which are posted to the debit of the corresponding accounts in the Private Ledger.

This Cash Book being designed, as already explained, to meet the needs of a case where the receipts are not paid into the bank intact, payments thereto are entered in the "Bank" column on the debit side and also in the "Cash" column on

the credit side. The difference between the two Cash columns will represent the cash in hand, and the balance of the Bank columns will, after providing for cheques not presented at the bank, agree with the Bank Pass Book.

When all the bookkeeping entries have been made, and the time has arrived to ascertain the trading result, the balances are extracted, and, the Trial Balance having been prepared, the

CASH BOOK.

Debit Side. *Credit Side.*

Date	Particulars	Cash Sales	Ledger Folio	Discount	Cash	Bank	Date	Particulars	Number of Receipt	Ledger Folio	Discount
1906		£ s d		£ s d	£ s d	£ s d	1906				£ s d
Jan. 1	To Balance ..	..	✓	..	4 10 0	250 0 0	Jan. 1	By Bee Hive Milling Co.		B.L. 1	0 14 6
„	„ Rounds Cash	..	✓	..	45 8 10						
„	„ Cash Sales..	1 8 5	✓	..	1 8 5		2	„ Cash to Bank		✓	..
„	„ W. Hargreaves ..	..	S.L. 1	0 5 0	20 10 0		6	„ Wages ..		✓	..
							„	„ Jones, Yeast		✓	..
2	„ Rounds Cash	..	✓	..	40 2 6		„	„ Brown, Stationery ..		✓	..
„	„ Cash Sales..	2 5 0	✓	..	2 5 0		„	„ Self		✓	..
„	„ A. Jones ..	..	S.L. 5	0 3 0	15 2 0		12	„ Northern Milling Co.		B.L. 4	0 12 6
„	„ J. Robinson	..	S.L. 3	0 6 3	25 3 9		„	„ Carriage ..		✓	..
„	„ Cash to Bank	..	✓	..	..	100 0 0	„	„ Smith, Horse		✓	..
							31	„ Balance carried down..		✓	..
		£3 13 5		£0 14 3	£154 10 6	£350 0 0					£1 7 0
		I. L.		I. L.							I. L.
1906 Jan. 31	To Balance brought down ..	..	..	..	4 13 0	249 7 0					

Trading and Profit and Loss Accounts and Balance Sheet are compiled as explained in Chapter X.

It is not necessary to go any further into detail, and if the reader will follow the lines indicated herein he will find a full explanation of all the points involved in the text of previous chapters.

Credit Side.

Cash	Bank	Analysis: Sundry Purchases	Wages	Private Drawings	Printing, Stationery, Postages, &c.	Horse-keep	Carriage, &c.	Repairs	Sundry Trade Expenses	Special Items: Led. Fol.	Special Items: Amount
£ s d	£ s d	£ s d	£ s d	£ s d	£ s d	£ s d	£ s d	£ s d	£ s d		£ s d
..	58 15 6										
100 0 0											
15 0 0	..	..	15 0 0								
0 10 0	..	0 10 0									
0 5 0	..	..	..	..	0 5 0						
4 0 0	..	..	..	4 0 0							
..	41 17 6										
0 2 6	..	..	..	..	..	..	0 2 6			P. L.	
30 0 0	..	..	..	..	..	..	..	..	..	..	30 0 0
4 13 0	249 7 0										
£154 10 6	£350 0 0	£0 10 0	£15 0 0	£4 0 0	£0 5 0		£0 2 6				£30 0 0
		I. L.	I. L.	P. L.	I. L.		I. L.				

CHAPTER XV.

THE BAKER AS TAXPAYER.

THE subject of this chapter is not generally a popular one. Over-assessments are the cause of much soreness of feeling, and are mainly due to one of the two following reasons:—

(*a*) The neglect to make a return when called upon to do so, whereupon the assessment is fixed by the Commissioners at their discretion.

(*b*) The making of an incomplete return by reason of proper accounts not having been kept.

In both these cases the blame would appear to be attachable to the taxpayer. It is not in the interests of the Surveyor that anyone should be over-assessed, and if the trader is able to supply him with the information required he will find him very willing to render every assistance in fixing a correct assessment. But if the trader is unable to do so he must not be surprised if the Commissioners exercise their right, and fix an assessment not altogether in accordance with his views. We purpose, therefore, to explain, very briefly, the principles which must guide the taxpayer in the compliance with his obligations or the assertion of his rights.

MODE OF ASSESSMENT.

The taxpayer may elect to be assessed either by:—

(*a*) The Commissioners of their district in the usual course.

(*b*) The Commissioners of their district under a number or letter.

(*c*) The Special Commissioners.

The first course is followed when the taxpayer does not express the wish to be assessed otherwise than in the ordinary way.

If either of the two latter courses are chosen, notice should be given to that effect when making the declaration on page 2 of the Form No. 11. In both these cases the form is to be sent to the clerk to the Commissioners, or to the Surveyor of Taxes, and endorsed "Number or Letter," or "For Special Assessment," as the desire may be.

The Special Commissioners are Government officials, and the advantage of being assessed by them is that the return is only seen by themselves and the Surveyor; whereas the Commissioners of the district are local gentlemen to whom, for reasons best known to himself, the taxpayer may not feel disposed to reveal his profit.

This is probably the reason why many traders—not fully acquainted with their rights—neglect to make a return, and rather than do so prefer to pay whatever is demanded of them. The trader need not, however, have any fear in this respect, as by electing to be assessed by the Special Commissioners his return does not come before the notice of these local gentlemen.

The income-tax year ends on the 5th of April, and shortly after that date the taxpayer is supplied with a form of return (No. 11), on which he is asked to state particulars of his income for assessment under Schedule D, and to return the same within twenty-one days from the date thereof.

The basis of assessment is the average profit of the three years immediately preceding the 5th April; so that if the trader made up his books on the 31st December 1905 the assessment for the year 1906-7 would be based on the average profit of the years 1903, 1904, and 1905. But if the business has only been commenced within three years, the return is to be based on an average from the date of commencement; or, if commenced

within the year of assessment, the trader must, to the best of his knowledge and belief, return an estimate of the profit for the year, and at the same time state how he has arrived at such estimate.

In computing the profits upon which the average is to be taken

No Deductions are Allowed—

(1) For Interest on Capital, or Annual Interest, or other Annual Payment out of profits, from which tax should be deducted when payment is made.

(2) For Partners' Salaries, as these are part of the profits.

(3) For Investments or Withdrawals of Capital.

(4) Expenditure on improving the business premises, or sums written off for Depreciation of Land, Buildings, or Leases.

(5) Any Loss not connected with or arising out of the Trade.

(6) For Household Expenses.

(7) For Losses recoverable under an Insurance or Contract of Indemnity.

(8) For Income-tax.

(9) For Premiums for Life Insurance; but allowance may be claimed from the assessment. (See later.)

(10) For Depreciation of Plant and Machinery; but allowance may be claimed. (See later.)

(11) For Charitable Subscriptions.

(12) For Losses by Fire, except destruction of Stock, which is a trading loss and can be deducted.

(13) For Preliminary Expenses in the formation of a Joint-stock company.

Deductions are Allowed—

(1) For Repairs of Premises occupied for purposes of Trade.

(2) For Debts proved to be Bad; also for Doubtful Debts, according to their estimated value.

(3) For Rent of Premises used solely for purposes of trade. If the trader is owner of the premises occupied he may deduct the net annual value (as assessed under Schedule A) in lieu of rent. If, however, he resides on the premises he can only deduct two-thirds of the rent or annual value, as the case may be.

(4) For any other disbursements or expenses wholly and exclusively laid out for purposes of the trade.

Depreciation.—

Although no deduction is allowed for depreciation, or wear and tear of plant and machinery, the trader may claim for an allowance in respect thereof, and it rests with the Commissioners to settle the claim.

The custom seems to be that, when renewals are charged against the trade profits for income-tax purposes, no allowance will be made for wear and tear; but when renewals are paid out of capital, an allowance will be made.

The rate allowed varies according to circumstances, and is not always in accordance with what the experience of the trade would indicate to be necessary. A usual allowance is 7½ per cent. on fast-running machinery and 5 per cent. on engines and boilers. With regard to the baking trade, the writer has been allowed 15 per cent on vans and harness, 10 per cent. on ovens, and 7½ per cent. on machinery. In the case of horses it is very difficult to fix a satisfactory rate, and the practice favoured by Surveyors is to charge renewals, less sales, against the profits, in lieu of depreciation. No claim is now allowed in respect of wear and tear of shop fixtures.

By the Finance Act, 1907, it is provided that where full effect cannot be given to the allowance for wear and tear by reason of there being no profits, or owing to the profits being less than the allowance, the whole or part of the amount allowed to which effect has not been given, as the case may be, shall be carried forward to the next year and added to the deduction allowed for that year, and so on for succeeding years. But no allowance shall be made in any year if the deduction for that year, when added to the deductions allowed in previous years, shall make the aggregate amount of the deductions exceed the actual cost of the machinery or plant, including any capital expenditure which may have been added to the original cost.

Life Insurance Premiums.—

These payments cannot be deducted for the purpose of arriving at the amount of any abatement to which the taxpayer may be entitled, but will, however, be allowed by the Surveyor as a deduction from the assessment on the production of the premium receipts. This abatement is not allowed in respect of premiums paid to a foreign office, and is also limited to a sum not exceeding one-sixth of the total income.

Exemption and Abatement.—

Exemption may be claimed when the income from all sources does not exceed £160 per annum.

Abatement may be claimed as follows:—

If the Income from all sources exceeds	and does not exceed	abatement is allowed of
£160	£400	£160
£400	£500	£150
£500	£600	£120
£600	£700	£70

No abatement is allowed when the income exceeds £700 per annum.

If exemption or abatement is claimed it will be necessary to fill up page 3 of Form 11.

The income from all sources, whether taxed or not, must be stated for the purpose of settling the abatement; and, for income-tax purposes, the income of a married woman living with her husband is deemed to be the husband's, and must be included in his return.

If, however, a wife earns an income independently of her husband by the exercise of her own personal labour, and the joint income of both does not exceed £500, the wife may claim to be separately assessed, and a separate claim for exemption or abatement may be made in respect thereof.

If the profits of a business are shared by two or more partners, each partner may claim to be separately assessed for the purpose of claiming exemption or abatement.

Differentiation.—

By the Finance Act, 1907, a distinction is made between earned and unearned income, and a lower rate of tax imposed on the former than on the latter. This differential treatment is confined to cases where the total income from all sources does not exceed £2,000, and the title to relief in respect of the earned portion must be claimed before the 30th September in the year for which the tax is charged. (Form 38 is supplied for the purpose.)

In the case of a mixed income the abatement, if any, is to be allowed from the earned portion.

Preparation of Return.—

The following example illustrates how a return for assessment would be made for the year 1906-7, and as the income-tax year in this case ended on the 5th April 1906 the return would be based on the three years immediately preceding that date.

THE MACHINE BAKERY COMPANY.

STATEMENT OF PROFITS FOR INCOME TAX ASSESSMENT, 1906-1907.

Dr. *Cr.*

	Year ended 31st Dec. 1903	Year ended 31st Dec. 1904	Year ended 31st Dec. 1905		Year ended 31st Dec. 1903	Year ended 31st Dec. 1904	Year ended 31st Dec. 1905
	£ s d	£ s d	£ s d		£ s d	£ s d	£ s d
To Stock	300 0 0	200 0 0	400 0 0	By Sales	9,000 0 0	8,000 0 0	10,000 0 0
,, Purchases	6,300 0 0	5,700 0 0	7,500 0 0	,, Stock	200 0 0	400 0 0	630 0 0
,, Wages	750 0 0	775 0 0	780 0 0				
,, General Trade Expenses	390 0 0	370 0 0	400 0 0				
,, Chief Rent	10 0 0	10 0 0	10 0 0				
,, Rates	50 0 0	50 0 0	50 0 0				
,, Coal, Gas, and Water	120 0 0	130 0 0	140 0 0				
,, Income Tax	20 0 0	25 0 0	30 0 0				
,, Subscriptions	10 0 0	10 0 0	10 0 0				
,, Interest on Capital	50 0 0	50 0 0	50 0 0				
,, Partners' Salaries	400 0 0	400 0 0	400 0 0				
,, Depreciation	200 0 0	180 0 0	160 0 0				
,, Profit	600 0 0	500 0 0	700 0 0				
	£ 9,200 0 0	8,400 0 0	10,630 0 0		£ 9,200 0 0	8,400 0 0	10,630 0 0

By Balance Profit brought down	600 0 0	500 0 0	700 0 0			
Write back Deductions not allowed						
Partners' Salaries	400 0 0	400 0 0	400 0 0			
Interest on Capital	50 0 0	50 0 0	50 0 0			
Income Tax	20 0 0	25 0 0	30 0 0			
Chief Rent	10 0 0	10 0 0	10 0 0			
Depreciation	200 0 0	180 0 0	160 0 0			
Subscriptions	10 0 0	10 0 0	10 0 0			
	£ 1,290 0 0	1,175 0 0	1,360 0 0			
			1,290 0 0			
			1,175 0 0			
			3) 3,825 0 0			
			Average of 3 years		1,275 0 0	
			Less Schedule A Assessment ..		150 0 0	
					£ 1,125 0 0	

NOTE.—The amount to return is £1,125, and this must be entered on page 2 of Form 11 and will be *reduced* by the allowance for Wear and Tear, and Life Insurance Premiums, if any; and also any abatement which the Partners may be entitled to.

Appeals.—

If the taxpayer has neglected to make a return, or having made a return believes himself to be over-assessed by the Commissioners, he has a right of appeal, notice of which must be given to the Surveyor within ten days from the date of the notice of assessment.

In due course he will be advised of the time appointed for the hearing of his appeal, and if no return has been made it is usual for the Surveyor to ask for accounts, and very often, if these are produced promptly, an appearance before the Commissioners is rendered unnecessary.

By Section 24 of the Finance Act, 1907, it is provided that where a business has been commenced within three years or within the year of assessment, and it is found at the end of the year that the profits have fallen short of the amount assessed, the trader is entitled to be charged on the actual amount of the profits instead of the amount computed, and, if he has paid the tax, may claim repayment of the amount overpaid.

A concession is granted to the taxpayer under Section 23 of the Customs and Inland Revenue Act, 1890, which provides that any person may, by giving written notice of appeal to the Surveyor for the district within six months after the year of assessment, set off a loss sustained in one business, or under one schedule, against a profit in another business, or under another schedule, and may claim repayment of tax on the amount of the loss, not exceeding the amount of tax paid.

The foregoing is a very brief synopsis of the points with which the trader is chiefly concerned. In all cases of difficulty it is better for him to seek professional assistance, as by doing so he may save himself much needless anxiety and expense, and, moreover, the Surveyors are always willing to accept the certified return of a qualified accountant.

CHAPTER XVI.

THE ACCOUNTS OF BRANCH SHOPS.

It is proposed in this chapter to explain, very briefly, a system of bookkeeping meeting the additional requirements of an establishment possessing retail shops.

Branch shops are to be considered as so many channels of outlet for supplies bought or made at the central establishment, and their function is simply to convert into cash the goods supplied to them.

The principal points to be kept in mind are that the head office shall have the direct control and supervision of all the shops, and that it shall be possible to show the separate trading result of each one.

For the purpose of example we will assume that a shop has been taken in Edgware Road, and that a manager has been appointed and a boy engaged to assist him. The manager, who has already had experience of the needs of the district, is requested to make out a list of the goods required for stock, and this he does on one of the firm's *Order Sheets* supplied to him for the purpose. (See p. 86.) This is handed to one of the office staff, who copies the particulars on to a duplicate *Delivery Sheet*. (See p. 87.) This is passed on to the warehouse packer, whose duty it is to check the goods delivered to the vanman, and, having done so, to initial both copies of the Delivery Sheet and hand them to the vanman, who also initials both copies.

On arrival at the branch the goods are received by the manager, who, after checking them with the Delivery Sheet, initials the copy which is to be returned to the head office, and

retains the duplicate. The initialled copy is handed by the vanman in to the office, where it is priced out on a cost price basis, the value of the goods being extended into the Cash column, and the total amount carried into the *Branch Day Book*. (See p. 88.)

This book is ruled on the columnar principle, with a separate column for each branch. A column is also provided for "Number of Delivery Sheet," so that this can be readily referred to. From this book the total amount of each column is eventually carried to the debit of the shop in the *Branch Ledger*, which is also ruled on the columnar principle. (See p. 91.)

We will take it that the shop has been stocked and that business is now proceeding. Both Cash and Credit Sales will be effected, the former being recorded by means of the cash register, and the latter entered in the *Shop Day Book*, which is ruled after the ordinary Day Book pattern. At the close of the day the cash will be counted and the amount received entered into the *Shop Cash Received Book*, which need only be of the simplest form.

It is better for the manager to be made responsible for the collection of his own Credit Sales, and in this case he will be provided with a Shop Customers' Ledger, to which the Credit Sales will be posted, the cash when received being treated as part of the daily takings.

In the course of the day the manager may find it necessary to make sundry small disbursements. These will be made out of Petty Cash, which is kept on the Imprest System, as explained on p. 43. The manager is supplied with a sufficient amount to last, say, one week, at the end of which he is refunded from the Head Office. He is provided with a *Petty Cash Book*, which is checked by the cashier when the refund is made. In the books at the Head Office the cash advanced will be debited to a Branch Petty Cash Advance Account in the

Impersonal Ledger, and allowed to remain there as a standing balance. The weekly amounts refunded, together with the amounts drawn for wages, are entered in the *Branch Disbursements Cash Book* (see p. 89) and eventually debited from there to the Branch Account in the *Branch Ledger*. (See p. 91.)

As the day proceeds the manager finds that he has run short of, say, one dozen cottage loaves, and, as the vanman has called, he requests him to get them from the nearest branch of the firm, the Head Office being too far away. This the vanman does. The manager of the shop from which the bread is obtained enters the particulars into a duplicate *Delivery Book*, one copy being despatched with the goods, the other—signed by the vanman—being retained at the shop and produced to the collector as evidence of the transfer. The duplicate slip is passed into the office at the central establishment, where the branch parting with the goods is credited through the *Branch Returns Book* (see p. 88), and the branch receiving them debited through the *Branch Day Book*. (See p. 88.)

In some instances it will be found better to have a separate *Branch Transfer Book* for this purpose. This is provided with a *Dr.* and *Cr.* column for each branch, the branch receiving the goods being debited in the *Dr.* column, and the branch parting with them credited in the *Cr.* column.

The manager may also find it necessary to return, together with empties, some of the goods supplied to him from the central establishment, and in this case a duplicate Delivery Note is made out by him, one copy being signed by the vanman and retained by the manager, and the other sent to the Head Office with the goods, where the branch is credited in the *Branch Returns Book*. (See p. 88.) If it is not deemed necessary to have a separate book for Returns, a portion of the Branch Day Book may be reserved for the purpose.

At the close of the day the manager will fill up his Order Sheet in the manner previously indicated, and forward it to

the Head Office. The next morning the duplicate Delivery Sheet will be handed to the packer, and the goods despatched to the branch as already explained.

During the morning the representative from the Head Office calls at the various shops to collect the cash. He is provided with a *Counterfoil Receipt Book* (see p. 90), and a receipt is given to the manager for the cash received. On his return to the Head Office the various amounts are entered from the counterfoils into the *Branch Cash Received Book*, which is also ruled on the columnar principle. (See p. 89.) When all the cash has been entered the cross-addition of the Branch columns is extended into the Total column, and this amount carried into the Head Office General Cash Book. The totals of the Branch columns are ultimately carried to the credit of the Branch Accounts in the Branch Ledger.

Stocktaking.—

It need hardly be mentioned that a periodical stocktaking will take place at the branches. The length of the period will be determined by circumstances, and may be monthly, quarterly, or even longer. The Shop Account in the Branch Ledger will be debited with the goods supplied from Head Office, transfers from other branches, and the expenses, as shown in the example (see pp. 91-92), and credited with the cash received, returns to Head Office, transfers to other branches, the stock and outstanding book debts. If a profit has been made, the credit side will exceed the debit side; but if a loss has been incurred, the excess will be on the debit side.

There are so many points for consideration in connection with Branch Accounts that it is impossible to deal exhaustively with them in this chapter; but enough has been said to indicate the method of keeping account, and the application of the principle explained may be left to the reader.

THE MACHINE BAKERY COMPANY.

Branch Order Sheet.

Branch..... Manager.....

For Delivery ..... (Day and Date).....

Bread Ordered:	Best	Seconds	Special Orders:
8 lb. Tin			
8 „ Sandwich ..			
6 „ Tin			
6 „ Sandwich ..			
4 „ Tin			
2 „ Do.			
1 „ Do.			
Dish Cobs			
Split			
4 lb. Cottage			
2 „ Do.			
4 „ Coburg			
2 „ Do.			
Twist			
Oven Bottoms ..			
2 lb. Brown			
1 „ Do.			
Malt Brown			
&c.			

REMARKS.

BRANCH DELIVERY BOOK.

201 The Machine Bakery Company.
High Street,
Cornbury,.....19....

Branch.....
Delivery .....

Quantity	Quality and Description of Goods	Price s d	Amount £ s d
	Packer's Initial		
	Vanman's do.....		
	Branch Manager's do.....		

201 The Machine Bakery Company.
High Street,
Cornbury,.....19....

Branch.....
Delivery .....

Quantity	Quality and Description of Goods
	Packer's Initial .....
	Vanman's do.....
	Branch Manager's do.....

BRANCH DAY BOOK.

Date		Edgeware Road		Market Street		High Street		Exchange Street		Oxford Street		Total
		Deliv'y No.	Amount	Deliv'y No.	Amount	Deliv'y No.	Amount	Deliv'y No.	Amount	Deliv'y No.	Amount	
			£ s d		£ s d		£ s d		£ s d		£ s d	£ s d

BRANCH RETURNS BOOK.

Date		Edgware Road		Market Street		High Street		Exchange Street		Oxford Street		Total
		Deliv'y No.	Amount	Deliv'y No.	Amount	Deliv'y No.	Amount	Deliv'y No.	Amount	Deliv'y No.	Amount	
			£ s d		£ s d		£ s d		£ s d		£ s d	£ s d

BRANCH CASH RECEIVED BOOK.

Date	*Dr.*	Edgware Road	Market Street	High Street	Exchange Street	Oxford Street	Parliament Road	Total	G.C.B. Folio
		£ s d	£ s d	£ s d	£ s d	£ s d	£ s d	£ s d	

BRANCH CASH DISBURSEMENTS BOOK.

Date	*Cr.*	Edgware Road	Market Street	High Street	Exchange Street	Oxford Street	Parliament Road	Total	G.C.B. Folio
		£ s d	£ s d	£ s d	£ s d	£ s d	£ s d	£ s d	

NOTE.—The number of Branch Columns will vary according to the number of shops.

BRANCH COUNTERFOIL RECEIPT BOOK.

No. 201.

..... 19 .....

Branch .....

No. 201.

HIGH STREET,
CORNBURY.

..... 19 .....

RECEIVED from .....

the sum of ..... Pounds

..... Shillings and

..... Pence.

For the MACHINE BAKERY CO.

.....

£ : :

BRANCH LEDGER.—DEBIT SIDE.

Date	*Dr.*	Folio	Edgware Road	Market Street	High Street	Exchange Street	Oxford Street	Parliament Road	Total
1906			£ s d	£ s d	£ s d	£ s d	£ s d	£ s d	£ s d
Jan. 1	To Stock on Hand								
"	,, Book Debts outstanding								
31	,, Supplies as per Branch Day Book								
"	,, Disbursements as per Cash Book								
	,, Balance Profit..								
		£							

BRANCH LEDGER.—CREDIT SIDE.

Date	Cr.	Folio	Edgware Road	Market Street	High Street	Exchange Street	Oxford Street	Parliament Road	Total
			£ s d	£ s d	£ s d	£ s d	£ s d	£ s d	£ s d
1906									
Jan. 31	By Takings as per Cash Book								
"	" Returns as per Returns Book ..								
"	" Stock on Hand								
"	" Book Debts outstanding								
	" Balance Loss								
			£						

CHAPTER XVII.

A SYSTEM OF BAKEHOUSE ACCOUNTS.

IT is often the case that a baker, whose books are kept in a fairly efficient manner, does not get the results which the extent of his trade would lead him to expect, and the ordinary method of bookkeeping, which merely records his transactions with his creditors and customers, does not enable him to ascertain the reason of the shortage, which very frequently is due to what may seem to be trivial causes in the management of the bakehouse. Proper entries of goods received, used, or sent out are not made, with the result that incomplete deliveries of goods purchased are overlooked, the full cost of which is charged to the proprietor; waste in the bakehouse operations is unobserved, and goods sent out are omitted to be debited to the customers. These causes, while not impugning the honesty of the employees, nevertheless denote carelessness on their part; but when the proprietor himself is lax in his supervision, he must not be surprised if his men are likewise lax in carrying out his instructions.

It is proposed in this chapter to explain a system which will enable the baker to avoid these and other causes of loss, and thus obtain the maximum return from his business. The specimen rulings which follow are the result of practical tests extending over a lengthy period, and are being used with every possible satisfaction.

The principles of the system will be found to be generally applicable, although in different parts of the country a variation in detail may be necessary.

Goods Received Book. (See p. 98).

In this book are entered the particulars of all goods received at the bakehouse. Its value as a record depends, of course, on the accuracy of the entries, and it should therefore be entrusted to the care of someone reliable. Besides affording a valuable check on the delivery of the goods, and thus minimising the possibility of incomplete deliveries being overlooked, it also greatly facilitates the verification of the invoices, which frequently do not arrive until a day or two after the goods have been received. From here also are extracted the daily totals of the flour received for the Flour Stock Sheet (see later), and hence it is important that care should be exercised in its use.

Bakehouse Order Sheet and Daily Return. (See p. 98).

The specimen ruling of this sheet, where used, has produced valuable economical results, as will be obvious from the character of the information it supplies.

It is divided into three portions. The top portion is filled in by the proprietor or manager, in accordance with the estimated requirements, which will, of course, vary according to the district. The columns on the left-hand side of the middle portion are filled in by the proprietor, manager, or foreman, the latter person being further required to fill in the columns on the right-hand side as occasion arises in the course of the baking. The loaves produced are reckoned according to the standard weight, which may be 8lb., 6lb., or quarterns, as the particular business may necessitate.

The lower part of this sheet will be filled in when it is returned into the office, and is a summary of the daily production and deliveries, showing the quantity of bread made and disposed of. In the "Bread Made" column are entered, according to the fixed standard, the number of loaves made. In the next column are similarly entered the number left over from the previous day, and the total of these two columns, representing

the quantity of bread for delivery, carried into the "Total" column. Provision is also made for the deliveries by the vanmen, as shown by their respective Van Delivery Cards (see later), sales in the shop, waste, and overs (*i.e.*, bread left over). Thus the proprietor is able to see at a glance whether all the bread made has been properly accounted for.

Daily Flour Used Sheet. (See p. 100).

This sheet is kept in a convenient place in the flour room, and the particulars of any flour taken from stock are entered thereon by the person in charge. Provision is also made for "Number of Sack." This is optional, but, when provided for, greatly facilitates the miller's search for the cause of any unsatisfactory delivery of flour. At the end of each day or week, as may be most convenient, the daily totals of the flour used are carried from here to the Flour Stock Sheet. (See later.)

Van Delivery Sheets (or Cards). (See p. 101).

The bread, having been made, is conveyed to the bread room, and there checked by the person in charge. This having been done, the loaves are counted out to the vanmen, and the quantities delivered to them entered on the Van Delivery Cards, a separate card being provided for each vanman. Provision is made for Sundries and Confectionery where necessary as well as bread. On the completion of the deliveries the "returns" are counted in and entered on the line marked "Returns," the net difference representing the number of loaves to be accounted for. At the close of the rounds the actual deliveries, as shown by the Van Delivery Books, are entered on the line marked "Booked," and the difference, which (if any) must be accounted for, shown on the lines below—viz., "Short," "Over." The quantities having thus been agreed, the number of loaves delivered, as entered on the line marked "Booked," are carried to the Daily Return (see p. 99) and entered in the columns provided for the Van Deliveries, as already explained.

The Bakehouse Weekly Production and Flour Stock Sheet. (See p. 102).

Every baker expects a sack of flour to yield a certain number of loaves, and as this expectancy invariably forms the basis for estimating his profit, it cannot help but be advantageous for him to know whether his expectations have been realised, and by means of this sheet, the top portion of which is designed for the purpose, this information is obtained.

Provision is made for the weight and quality of flour used, other ingredients, and the quantity and quality of bread made, all of which are shown on the Bakehouse Order Sheet and Daily Return. (See p. 98.) The weekly average yield is ascertained by dividing the total number of loaves by the total number of sacks, the result obtained being entered in the space provided at the foot. It is quite evident that by this method any material difference in the yield of the flour used will at once be perceived, and the cause of loss, which might otherwise be unobserved, be promptly investigated.

A very likely place for leakage is the flour store, and the importance of a careful supervision cannot be over-estimated. The system now explained provides for a weekly stocktaking, and the lower portion of this sheet enables the stock to be easily verified.

On the left-hand side are entered, from the Goods Received Book, the weights of the flour received; whilst on the right-hand side are entered, from the Daily Flour Used Sheet, the weights of the flour baked, sold, used for dusting, or passed to other departments. At the end of the week an entry is made of the flour stock on hand, and the two sides agreed. By this method any leakage is immediately disclosed, and steps will, of course, be taken to discover the cause.

The Weekly Return. (See p. 104).

Almost every baker has some method of estimating his profit. In a great many instances these estimates are made on a rough

and ready basis, with the result that, only too frequently, the trader is more or less disappointed when the actual profit is ascertained. If, however, a system of record like the one herein explained is adopted, it becomes an easy matter to ascertain the approximate trading result for any period. The system described provides for this being done by means of the Weekly Return. On the credit side are entered the sales, the bread sales being entered in quantity, as shown by the "Total Sales" column of the Daily Return (see p. 99); whilst on the debit side appear the flour used, as shown by the Flour Stock Sheet (see p. 103), other ingredients from the Weekly Production Sheet (see p. 102), and the working expenses—such items as Rent, Rates, Gas, &c.—being averaged and each week charged with its due proportion. The difference between the two sides will represent the approximate trading result for the week.

This section of accounts deserves a far more detailed treatment than can now be afforded, but the writer trusts that, for the present, enough has been said to indicate the general principles of the system, and to enable the baker to apply them to his own requirements.

GOODS RECEIVED BOOK.

Date	From whom received	Particulars	Quantity	Weight	Delivered by	By whom received	Remarks
Feb. 1	Beehive Milling Co.	Flour. 2 Rose ..	32 Sacks	..	L. & N. W. Rly. Co.	T. A. R.	
" 2	Northern Flour Co.	" Snow White	25 "	..	Do.	T. A. R.	Raining—slightly damped.
" 4	Brown & Co. ..	Sugar (Stars) ..	5 Bags ..	10 cwt.	Brown & Co. ..	W. M.	
	Jones & Co. ..	Currants (Zante) ..	60 ¼-Cases	17 cwt. 2 qrs. 14 lbs.	Midland Rly. Co. ..	A.B.	1 Box broken.
	Ogden & Co. ..	Raisins (F.F.F.) ..	50 Boxes	10 cwt. 2 qrs. 24 lbs.	Do.	W. M.	See weight on Invoice.
" 5	White Rose Flour Co.	Flour. Ermine ..	50 Sacks	..	L. & N. W. Rly. Co.	T. A. R.	

BAKEHOUSE ORDER SHEET AND DAILY RETURN.

Bakehouse Temperature..... .....day.....190

	Total	8 lb. Sandwich	6 lb. Sandwich	4 lb. Tin	4 lb. Box	2 lb. Tin	2 lb Box	Cottage	Oven Bottom	Twist	Coburgs	2d	1½d.	1d. Cobs	1d. Cakes
Best .. 4 lb.	680	30	36	40	40	550	180	100	50	54	38				
Seconds 4 lb.	430	20	40	24	20	150	50	100	100	50	122				
Brown 2 lb.	120	..	..	..	..	100	..	..	..	..	..	..	30	20	
Fancy Brown 2 lb.	70	..	..	..	..	40	..	..	..	..	..	60			

No. of Batch	Quality	Mark of Flour	Weight of Flour	Yeast	Salt	Malt, &c.	Water Gallons	Water Temperature	Times: Mixing	Times: Moulding	Times: Setting Oven	Times: Drawing	Oven Temperature	Loaves Produced
1														
2														
3														
4														
5														
6														
7														
8					This	portion	is self-	explanatory.						
9														
10														
11														
12														
13														
14														
15														

DAILY RETURN. .....day of.....190

Quality	Bread Made	Overs	Total	Van 1	Van 2	Van 3	Van 4	Van 5	Van 6	Shop	Total Sales	Waste	Overs	Total
Best .. .. 4 lb.	680	28	708	208	163	102	145	..	..	48	666	2	40	708
Seconds .. .. 4 lb.	430	23	453	128	96	118	69	..	..	22	433	..	20	453
Brown .. .. 2 lb.	120	4	124	53	37	15	5	..	..	10	120	1	3	124
Fancy Brown .. 2 lb.	70	7	77	19	14	12	12	..	..	12	69	3	5	77
	1,300	62	1,362	408	310	247	231	..	..	92	1,288	6	68	1,362

DAILY FLOUR USED SHEET, Week Ending.....190....

Grade and Mark of Flour	Monday		Tuesday		Wednesday		Thursday		Friday		Saturday.	
	No. of Sack	Weight	No. of Sack	Weight	No. of Sack	Weight	No. of Sack	Weight	No. of Sack	Weight	No. of Sack	Weight
GRADE 1st—												
Golden Fleece	L26,973 26,974	2	L26,975 26,976 26,977	2 140 lbs.								
Snow White	O5,631 O5,632	2	O5,633 O5,634 O5,635	3								
Ermine	M278 279	2	M280 M281	2								
&c.												
GRADE 2nd—												
Nonpariel	6,312 6,313	2	6,314 6,315	1 140 lbs.								
3 Lions	M7,463	1	M7464	1								
2 Rose	2,632	1	2,633	1								
FANCY BROWN—												
Hovis												
Bermaline												
Cytos												
Turog												
BROWN—												
Jones's Wheatmeal ..												
Do. do.												

DELIVERY SHEET (OR CARD). VANMAN..... 190

Delivery	Best	Seconds	Brown	Fancy Brown	Sundries	Confectionery			Confectionery			Confectionery		
1	56	35	14	5	F 7/4	2d	6	o	1½d	5	6	1d	2	6
2	52	32	12	4										
3	54	30	15	6	F 3/9	1d	5	o						
4	46	31	12	4		2d	4	6	1d	3	6			
5														
6														
					£ s d									
Total ..	208	128	53	19	0 11 1	..	15	6	..	9	..	..	2	6
Returns ..	4	2	1	2	..	..	2	..	..	1	6			
Nett	204	126	52	17	0 11 1	..	13	6	..	7	6	..	2	6
Booked ..	206	125	50	17	0 11 1	..	13	o	..	7	6	..	2	6
Short	..	1	2	..	..	..	..	6						
Over.. ..	2													

NOTE—The differences should be inquired into.

BAKEHOUSE WEEKLY PRODUCTION AND FLOUR STOCK SHEET.

Week ending.....190....

Date	Flour Used				Total Sacks	Other Ingredients			Loaves produced				Total Loaves
	Best	Secs.	Brown	Fancy Brown		Yeast	Salt	Malt, &c.	Best	Secs.	Brown	Fancy Brown	
						lb.	lb.						
Monday.. ..	6	4	½	¼	10	12½	31¼	5	680	430	120	69	1,110
Tuesday ..	7½	3½	½	¼	11	13¾	34½	5½	690	322	110	72	1,012
Wednesday ..	6	3½	½	¼	9½	11¾	29½	4¾	552	323	116	70	875
Thursday ..	8¼	4¾	½	½	13	16¼	40¾	6½	759	437	122	68	1,196
Friday	11¼	4¾	1	½	16	20	50	8	1,035	439	130	75	1,474
Saturday ..	20	5	1	½	25	31¼	78	12½	1,840	461	132	80	2,301
	59	25½	4	2¼	84½	105½	264	42¼	5,556	2,412	730	434	7,968

NOTE.—The figures in the Brown and Fancy Bread Columns are not carried into the total columns. If the average of these is desired it should be ascertained separately.

AVERAGE WEEKLY YIELD.

Flour used	84½ Sacks.	
Loaves made (4 lb.)	7,968	
Average per sack ..	94·29	

FLOUR RECEIVED.

Name of Miller	Best	Secs.	Brown	Fancy Brown
Stock brought forward	105	75	14	10¼
Feb 1. Beehive Milling Co. ..	32			
„ 2. Northern Flour Co. ..	25			
„ 5. White Rose Flour Co.		50		
Total ..	162	125	14	10¼

FLOUR USED.

	Best	Secs.	Brown	Fancy Brown
Baked—				
Monday	6	4	½	¼
Tuesday	7½	3½	½	¼
Wednesday	6	3½	½	¼
Thursday	8¼	4¾	½	½
Friday	11¼	4¾	1	½
Saturday	20	5	1	½
Total Baked	59	25½	4	2¼
Shop	2	1		
Confectionery	6			
Out	7	5		
Dusting	..	1½		
Week-end Stock	88	92	10	8
	162	125	14	10¼

WEEKLY RETURN.

Week ending.....190....

Dr. *Cr.*

	Sacks	Cost Price	£ s d
Flour Used :—			
Quality—			
Best	45	28/-	63 0 0
Best	14	28/6	19 19 0
Seconds	25½	23/-	29 6 6
Brown	4	26/-	5 4 0
Fancy Brown	2¼	34/-	3 16 6
Other Ingredients :—	Weight	Price	
Yeast	105½ lb.	-/6 lb.	2 12 9
Salt	26½ ,,	1/9cwt.	0 4 1
Malt, &c.	42¼ ,,	30/- ,,	0 11 4
Expenses :—		£ s d	
Wages	30	0 0	124 14 2
Coal }	3	10 0	
Gas			
Water }			
Horse Keep	3	15 0	
Rent, Rates, &c.	4	7 6	
Sundries	5	0 0	
Bad Debts, Discounts, and Allowances	2	15 0	
Waste	1	15 0	
Depreciation	7	0 0	
(Other Expenses may be added as required.)			58 2 6
			182 16 8
Balance Estimated Profit			20 15 2
			£203 11 10

Bread Sales :—	M	T	W	Th	F	S	Total	Price	£ s d
Best ..	666	670	615	680	1,050	1,800	5,481	5/-	114 3 9
Seconds ..	433	320	325	430	450	460	2,418	4/-	40 6 0
Brown ..	120	110	116	122	130	132	730	2/6	7 12 1
Fancy Brown	69	72	70	68	75	86	434	3/-	5 8 6
Sundry Sales (Flour, &c.)									
Flour									20 12 6
Confectionery									15 9 0

NOTE.—All the Bread Sales are priced at Wholesale Prices.

£203 11 10

APPENDIX A.

ADDITIONAL BOOKS REQUIRED BY A LIMITED COMPANY.

The Companies Acts, 1862 to 1907, require that every company registered thereunder shall keep the following statutory books:—

(1) Register of Members—Containing—

1. The names, addresses, and occupations of the members of the company, with the addition of a statement of the shares held by each member, distinguishing each share by its number, and the amount paid or agreed to be considered as paid on the shares of each member.
2. The date at which the name of any person was entered in the register as a member.
3. The date at which any person ceased to be a member.

(2) Annual Return and Summary of Capital and Shares—

Showing the names, addresses, and occupations of the members in each year and the number of shares held by them on the fourteenth day succeeding the ordinary general meeting, together with other particulars stated on the Return. It must be completed within seven days after such fourteenth day and must be signed by the manager or secretary of the company, and a copy—impressed with a five-shilling fee stamp—forthwith filed with the Registrar of Joint Stock Companies.

(3) Register of Directors and Managers—

Showing the names and addresses of the persons who are the directors of the company at the date of the Annual Return. A copy of this register is filed with the Registrar of Joint Stock Companies along with the Annual Return.

(4) Register of Mortgages and Charges—

Containing a short description of the property mortgaged or charged, with the amount of the charge created, and the names of the mortgagees or persons entitled to such charge.

(5) Minute Books—

Every company must cause minutes of all resolutions and proceedings at general meetings, and at meetings of its directors or managers, to be entered in books provided for the purpose, and such minutes, if signed by the chairman of the meeting, or of the next succeeding meeting, shall be received as evidence in all legal proceedings.

It is usual for the secretary to prepare an "agenda" in an "Agenda Book" of the business to be transacted at the meeting. The minutes are afterwards entered in the Minute Book and read by the secretary at the next shareholders' or directors' meeting, as the case may be, and signed by the chairman of such meeting.

All these books may be purchased, ready ruled, at any law stationers, and in the case of small companies the first four may be obtained in one volume. They do not form part of the bookkeeping system of the undertaking—as explained in the foregoing chapters—and therefore it is not now necessary to enter into a more detailed explanation.

APPENDIX B.

AN ALTERNATIVE RULING FOR THE CUSTOMERS' LEDGER.

The following ruling may be used instead of the one given on pp. 28 and 29. One or more pages are allotted to each customer, and provision is made, on each page, for three months' transactions, thus avoiding the necessity of carrying forward the balances at the end of each week. With a little modification this ruling will serve both for wholesale and retail customers.

CUSTOMERS' LEDGER.

CHANDLER.

Week Ending	Brought Forward	M.	T.	W.	T.	F.	S.	Total	Amount	Total Amount	Date	C.B. Folio	Amount Paid	Discounts and Allowances	Balance
	£ s d								£ s d	£ s d			£ s d	s d	£ s d
1906 Jan. 6	2 8 7	12	10	14	10	12	14	72	1 16 0		1906 Jan. 1		0 15 5	3 9	6 14 5
		18	20	15	20	18	20	111	2 6 3						
		6/-	3/9	4/6	2/6	6/-	..	..	1 2 9	7 13 7					
Jan. 13	6 14 5														

Note.—The three lines are intended for different qualities of goods, *i.e.*, Best, Seconds, Sundries.

INDEX.

PAGE

Abbreviations of Goods Sold 27
Annual Return and Summary—Limited Companies 105
Bad Debts 27, 30, 34
Bakehouse Accounts 93
,, Daily Flour Used Sheet 95, 100
,, Order Sheet and Daily Return 94, 98, 99
,, Van Delivery Sheet 95, 101
,, Weekly Production and Flour Stock Sheet .. 96, 102, 103
,, ,, Return 96, 104
Balance Sheet 8, 61, 62, 63
Balancing the Books 56, 57
Bookkeeping Explained 2
Books (Additional) Required by Limited Companies 105
,, Required by Bakers 4, 5
,, ,, Small Bakeries 70–73
Bought Day Book 11, 12, 13
,, Ledger 14-17
Branch Cash Received Book 85, 89
,, Counterfoil Receipt Book 85, 90
,, Day Book 83, 84, 88
,, Delivery Sheet 82, 84, 87
,, Disbursements Cash Book 84, 89
,, Ledger 83, 84, 91, 92
,, Order Sheet 82, 86
,, Petty Cash 83
,, Returns Book 84, 88

	PAGE
Branch Shops	82
,, ,, Cash Book	83
,, ,, Day Book	83
,, Stocktaking	85
,, Transfer Book	84
Bread (or Bread and Confectionery) Ledger—Retail	31-34
,, ,, ,, ,, Wholesale	26-30, 107
Cash Sales (Shop)	42
,, Till Roll	42
Counterfoil Receipt Book	90
Credit Sales at Place of Business	22, 27
Customers' Ledgers	26-36, 107
Daily Checking	19
Delivery Books—Wholesale and Retail Van	18-21
Depreciation	68, 69
,, Allowance for Income Tax	77
,, Buildings	69
,, Fixtures, Furniture	69
,, Horses	69
,, Loose Tools and Trade Utensils	69
,, Plant and Machinery	69
,, Stable Implements	69
,, Vans and Harness	69
Discounts	27, 30, 34
Double Entry Bookkeeping	2
General Cash Book	37-40, 72, 73
Goods Received Book	94, 98
Impersonal Ledger	48-51
Imprest System of Petty Cash	43, 44

	PAGE
Income Tax—	
Abatements	78
Appeals Against Over Assessment	81
Deductions Allowed	77
,, not Allowed	76
Depreciation	77
Differentiation	79
Exemption	78
Income of Married Women	79
Life Insurance Premiums	78
Mode of Assessment	74
Return for Assessment	79, 80
Journal	45-47
Limited Companies.—Additional Books Required	105
Minute Books.—Limited Companies	106
Opening the Books	6
Order Book, Purchases	10
Petty Cash	43, 44
Private Ledger	52-55
Profit and Loss Account	58, 60
Purchase (or Bought) Ledger	14, 17
,, Returns Book	11, 12, 13
Purchases	10
Receipt Book	90
Register of Directors and Managers.—Limited Companies	105
,, Members.—Limited Companies	105
,, Mortgages.— do.	106
Retail Bread (or Bread and Confectionery) Ledger	31-34
,, Shop Accounts	82
Returns and Allowances (Sales) Book	22, 24

	PAGE
Returns (Purchase) Book	11, 12, 13
Rounds Cash Book	41
,, Sales Summary	30, 34
Sacks Accounts	66, 67
Sales Ledger	26
Summary of Rounds Cash Book	41
,, ,, Sales	30, 34
Sundries Day Book	22, 23, 24
,, Ledger	35, 36
Statutory Books Required by Limited Companies	105
Stocktaking.—Bakehouse	96
,, Branch Shops	85
Trading Account	58, 59
Trial Balance	56
Van Delivery Book.—Wholesale and Retail	18–21
,, ,, Sheet	95, 101
Wages	64, 65
Weekly Production Sheet	96, 102
,, Return	96, 104
Wholesale Bread (or Bread and Confectionery) Ledger	26–30, 107

LIST OF FORMS.

	PAGE
Bakehouse Order Sheet and Daily Return	98, 99
,, Weekly Production and Flour Stock Sheet ..	102, 103
Balance Sheet	8, 62, 63
Bought Day Book	12, 13
,, Ledger	14–17
Branch Cash Disbursements Book	89
,, ,, Received Book	89
,, Counterfoil Receipt Book	90
,, Day Book	88
,, Delivery Book	87
,, Ledger	91, 92
,, Order Sheet	86
,, Returns Book	88
Cash Till Roll	42
Daily Flour Used Sheet	100
General Cash Book	38, 39, 72, 73
Goods Received Book	98
Impersonal Ledger	48–51
Journal	46, 47
Order Book	10
Petty Cash Book	44
Private Ledger	52–55
Purchase Returns Book	12, 13
Retail Bread (or Bread and Confectionery) Ledger	32, 33
Return for Assessment for Income-tax	80
Sales Returns Book	24

	PAGE
Summary of Rounds Cash Book	41
Sundries Ledger	35, 36
Sundry Sales Day Book	23, 24
Trading and Profit and Loss Accounts	59, 60
Trial Balance	56
Van Delivery Book (Retail)	20, 21
,, ,, ,, (Wholesale)	20, 21
,, ,, Sheet	101
Wages Book	64, 65
Weekly Return	104
Wholesale Bread (or Bread and Confectionery) Ledger	28, 29, 107

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